

2009
Missouri

Product Liability Insurance Report

Statistics Section
November 2010



DIFP

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**MISSOURI
PRODUCT
LIABILITY
INSURANCE
REPORT
2009**

**Department of Insurance, Financial Institutions &
Professional Registration
Statistics Section
November 2010**

Other Publications Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

**Department of Insurance, Financial Institutions & Professional Registration
P.O. Box 690
Jefferson City, MO 65102-0690**

1. **Missouri Complaint Index Report**
summary information: <http://www.insurance.mo.gov/reports/complaint/index.htm>
2. **Missouri Department of Insurance Annual Report**
summary information: http://www.insurance.mo.gov/aboutMDI/annual_report.htm
3. **Missouri Legal Malpractice (Closed Claim) Report**
summary information: <http://www.insurance.mo.gov/reports/legmal/index.htm>
4. **Missouri Life, Accident & Health Supplement Data**
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
5. **Missouri Market Share Report**
summary information: <http://www.insurance.mo.gov/reports/mktshr.htm>
6. **Missouri Medical Malpractice (Closed Claim) Report**
summary information: <http://www.insurance.mo.gov/reports/medmal/index.htm>
7. **Missouri Property & Casualty Supplement Report**
summary information: <http://www.insurance.mo.gov/reports/suppdata.htm>
8. **Missouri Real Estate Malpractice (Closed Claim) Report**
summary information: <http://www.insurance.mo.gov/reports/remal/index.htm>
9. **Mortgage Guaranty Report**
summary information: <http://www.insurance.mo.gov/reports/mortguar/index.htm>
10. **Private Passenger Automobile Report**
summary information <http://www.insurance.mo.gov/reports/ppauto.pdf>
11. **Missouri Health Maintenance Organization Report**
summary information: <http://www.insurance.mo.gov/reports/hmo/index.htm>

Databases: For more information: <http://www.insurance.mo.gov/reports/index.htm#aggdata>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri Zip Code Insurance Data for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the **Statistics Section at (573) 751-4126**.

DEFINITION OF TERMS

Indemnity Paid: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

Loss Adjustment Expenses: The cost involved in an insurance company's adjustment of losses under a policy.

Loss Reserves: An estimate of the value of a claim or group of claims not yet paid.

Written Premium: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Earned Premium: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

Losses Incurred: The sum of losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

Market Share: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Loss Ratio: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

EXECUTIVE SUMMARY

Product liability insurance provides protection against claims rising from use, handling or consumption of a product. The following report provides detailed information on specific characteristics of claim handling, claim costs and profitability of this line of insurance. In 2009, product liability insurers in Missouri sold \$27,083,268 in coverage, paid \$16,436,941 in losses and estimated future losses on 2009 claims of \$17,372,775.

Over the past 10 years, product liability writers experienced elevated loss ratios — or losses incurred as a percentage of earned premiums. Loss ratios ranged from a high of 253.3% in 2002 to a low of 4.5% in 2007. The loss ratio decreased from 116.7 percent to 64 percent, from 2008 to 2009. In such relatively small lines of business, highly volatile losses and loss ratios are common.

The number of claims closed with payment increased 17 percent from 2008 to 2009. Over a 10-year span, the highest number of claims closed with payment occurred in 2004. Average indemnity paid on claims reached an all time high of \$96,538 in 2005. The average cost of defending claims closed with payment in 2009 was \$19,687.

The number of companies writing direct business for product liability insurance has fluctuated slightly over the past 10 years, with 153 companies writing in 2009.

This report has been compiled using closed claim data as reported under Section 374.415, RSMo and the Missouri Supplement to Page 19 of the Annual Statement. As a result, the accuracy of this report is dependent upon the accuracy of each company's annual statement and submission of closed claim data. Future releases of this data may contain revisions.

Any questions concerning this report should be addressed to the Statistics Section, Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690.

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MAJOR TRENDS

This section contains graphs depicting trends in product liability for:

Loss Ratio 2000 - 2009

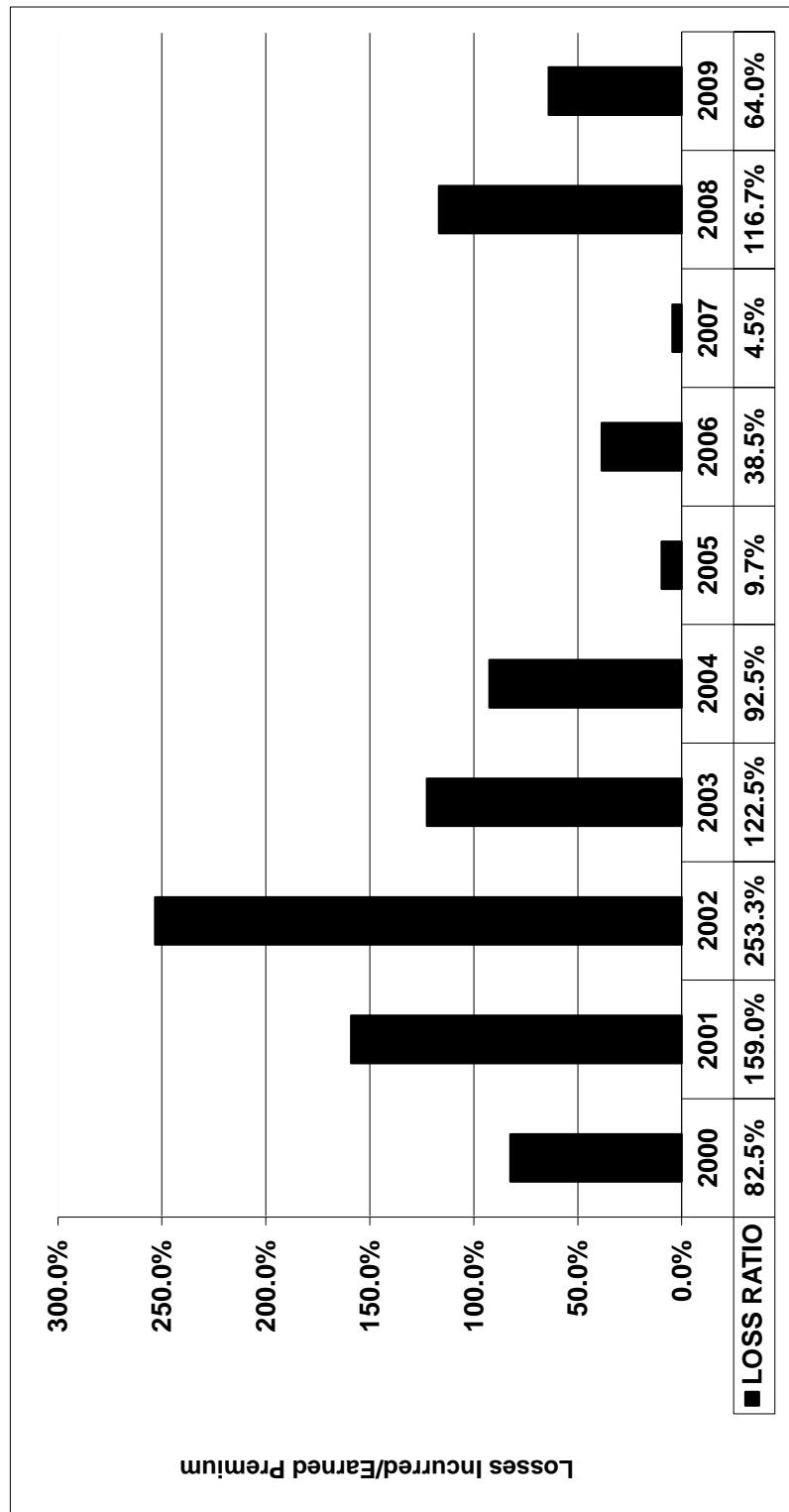
Number of Claims Closed 2000 - 2009

Average Indemnity Paid for All Paid Claims 2000 - 2009

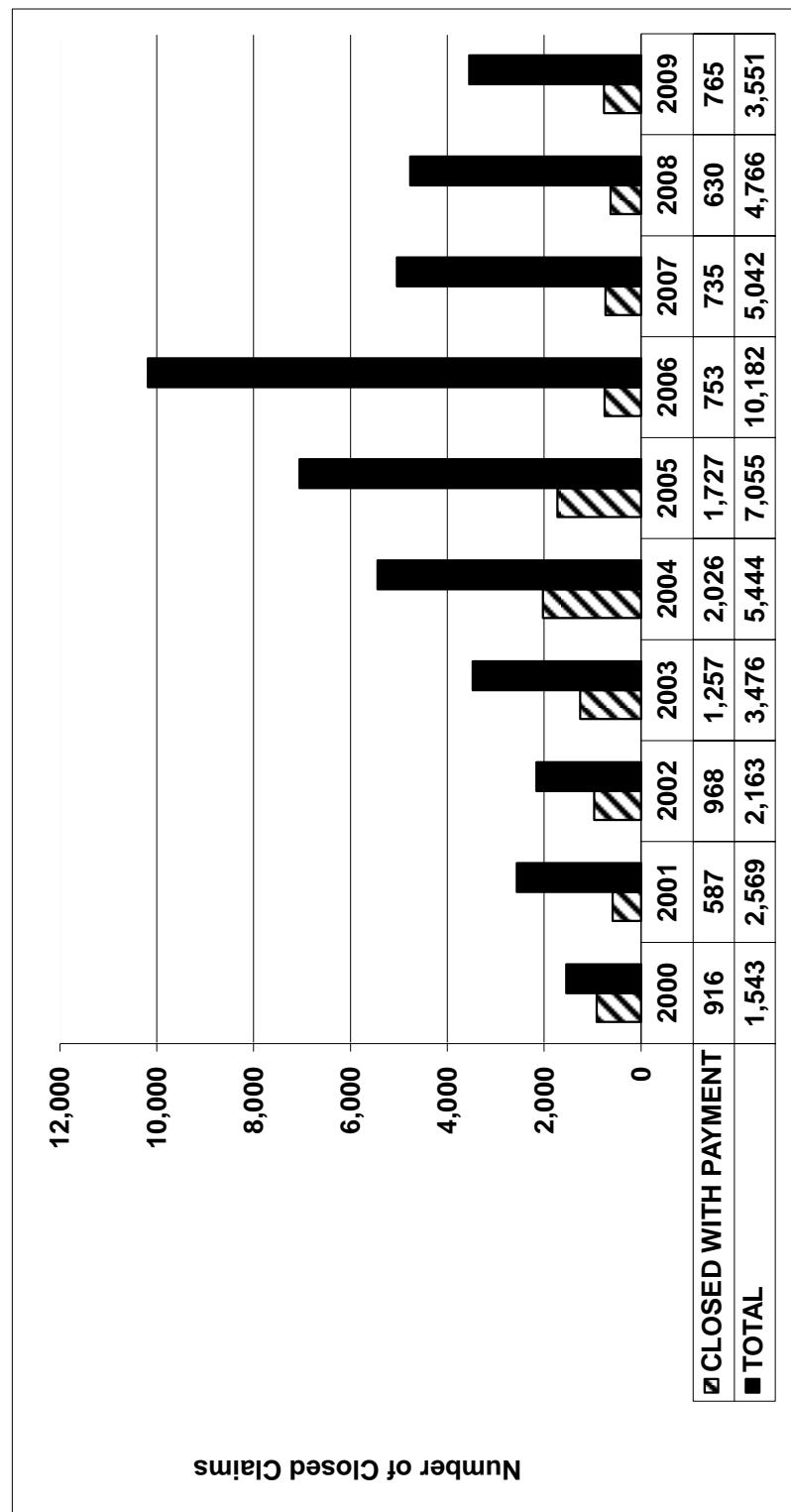
Average Loss Expense for All Paid Claims 2000 - 2009

Average Closure Time on Payment of Claims 2000 - 2009

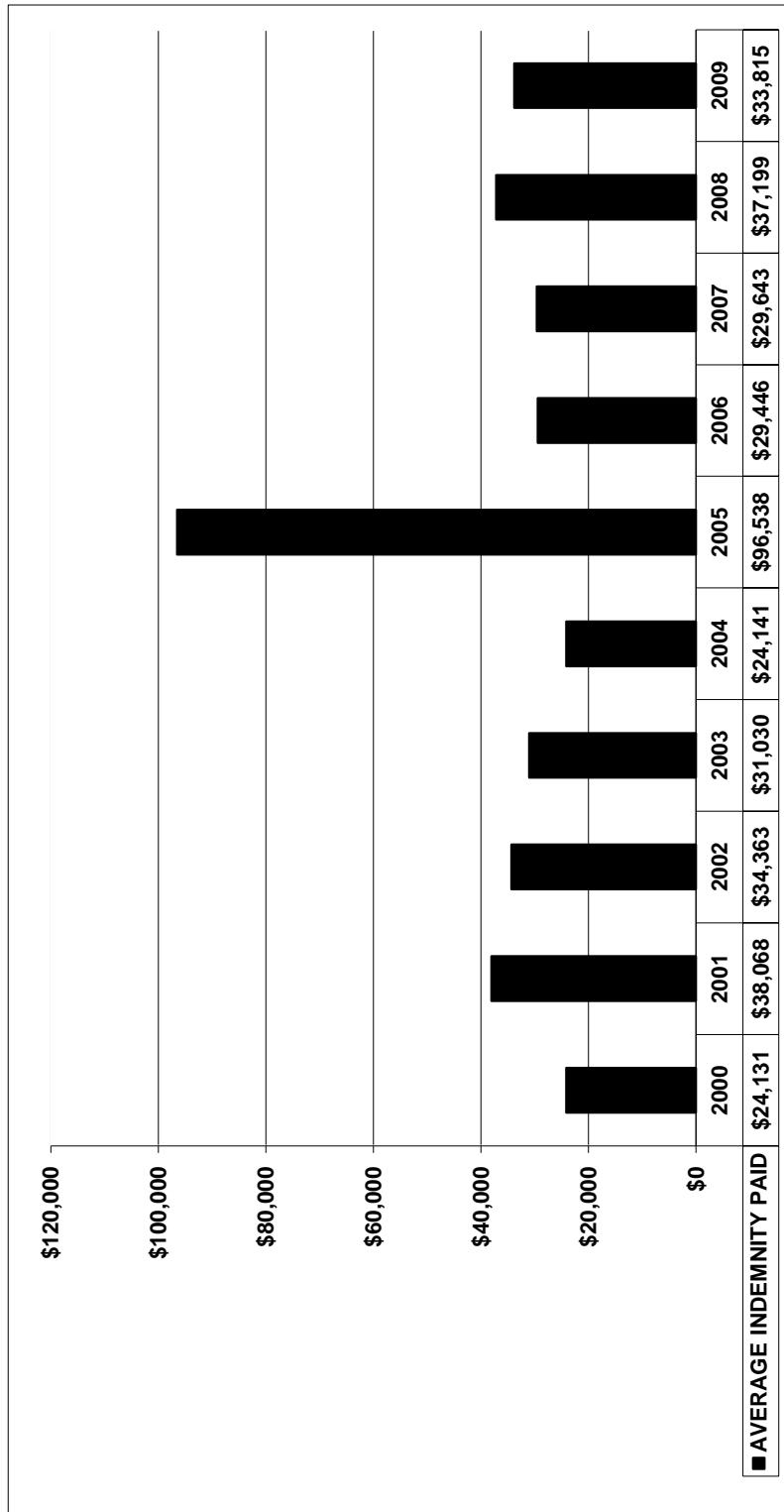
LOSS RATIOS 2000 - 2009



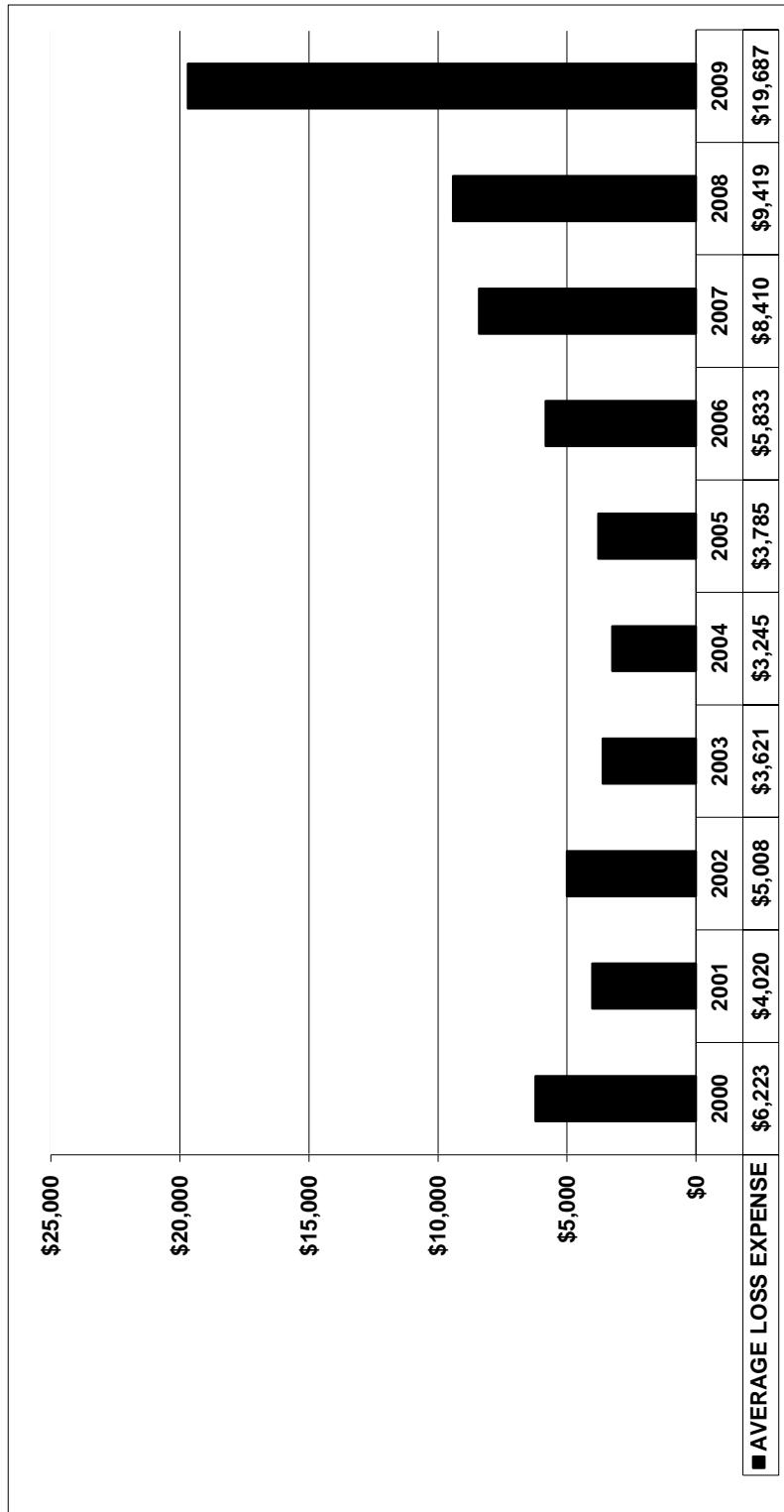
CLAIMS CLOSED 2000 - 2009



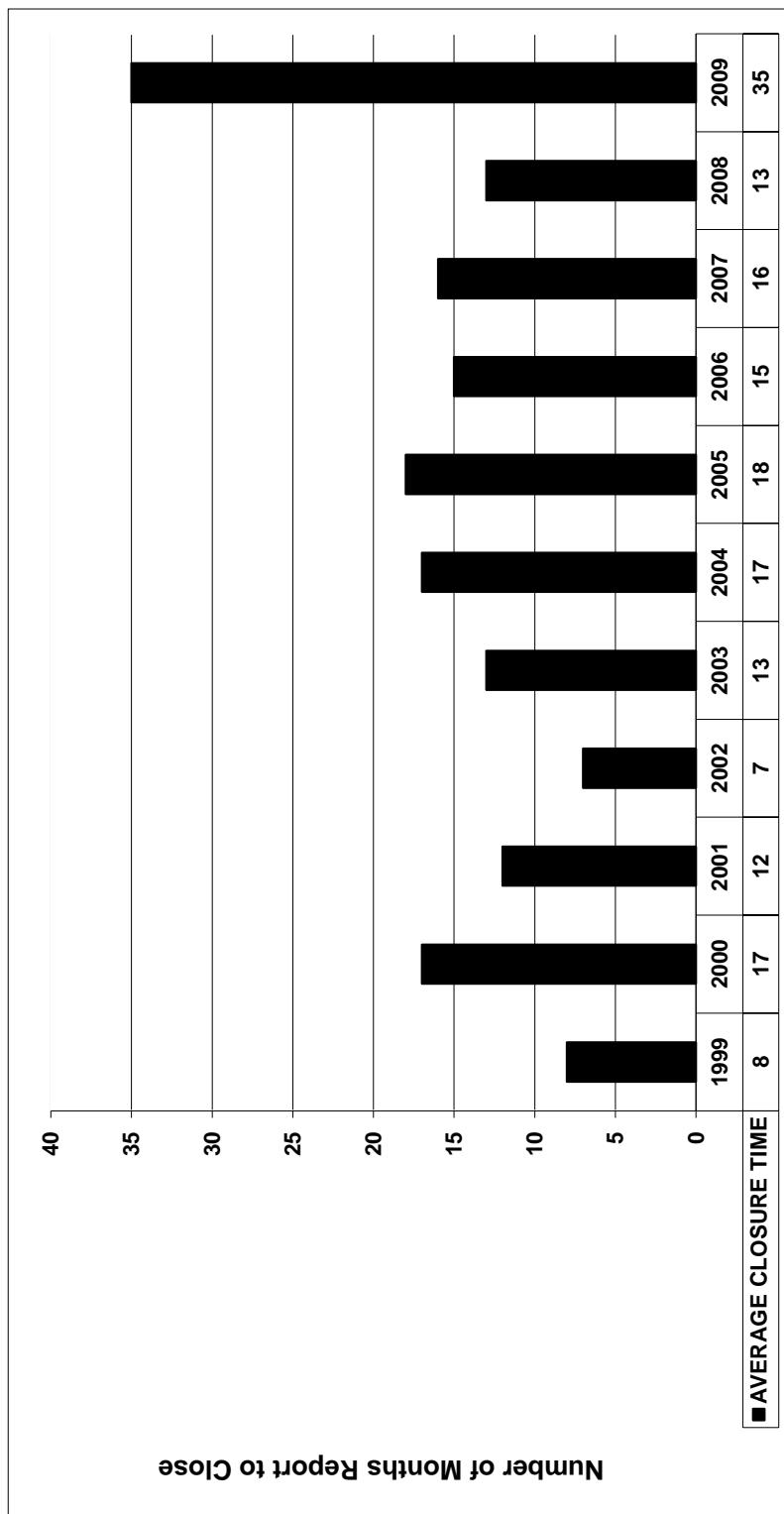
AVERAGE INDEMNITY PAID 2000 - 2009 FOR ALL PAID CLAIMS



AVERAGE LOSS EXPENSE 2000 - 2009 FOR ALL PAID CLAIMS



AVERAGE CLOSURE TIME ON PAYMENT OF CLAIMS 2000 - 2009



PAID INDEMNITY

In this section, closed claim data are analyzed by the amount of indemnity paid per claim. The following contains annual summary data for 2009 and a ten-year summary.

PRODUCT LIABILITY SUMMARY OF PAID INDEMNITY FOR 2009

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Average Initial Reserve on All Claims	Average # of Months Report to Close
NONE	78.46%	2,786	\$0	\$0	\$888	\$4,856	33
1 - 2,499	10.62%	377	\$760	\$286,705	\$22,851	\$1,337	35
2,500 - 4,999	2.87%	102	\$3,587	\$365,893	\$1,753	\$3,350	39
5,000 - 7,499	1.30%	46	\$5,765	\$265,193	\$3,252	\$6,639	37
7,500 - 9,999	0.65%	23	\$8,544	\$196,508	\$1,702	\$4,785	29
10,000 - 24,999	1.89%	67	\$14,595	\$977,890	\$2,756	\$5,995	25
25,000 - 49,999	2.03%	72	\$35,000	\$2,520,019	\$5,678	\$3,394	44
50,000 - 74,999	0.28%	10	\$59,294	\$592,942	\$27,007	\$16,350	27
75,000 - 99,999	0.31%	11	\$83,890	\$922,790	\$7,308	\$1,046	12
100,000 - 199,999	1.07%	38	\$137,357	\$5,219,566	\$20,379	\$19,914	23
200,000 - 299,999	0.23%	8	\$225,134	\$1,801,069	\$313,861	\$45,313	53
300,000 - 399,999	0.06%	2	\$312,500	\$625,000	\$57,582	\$12,500	28
400,000 - 499,999	0.03%	1	\$491,586	\$491,586	\$30,552	\$150,000	24
500,000 - 999,999	0.11%	4	\$750,090	\$3,000,360	\$251,627	\$22,083	44
1,000,000 OR GREATER	0.11%	4	\$2,150,829	\$8,603,315	\$174,279	\$250,000	53
TOTAL	100.00%	3,551	\$7,285	\$25,868,836	\$4,938	\$5,067	33

PRODUCT LIABILITY

TEN YEAR SUMMARY OF PAID INDEMNITY

FOR YEARS 2000 - 2009

Indemnity Paid	% of All Claims	All Closed Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on All Claims	Initial Reserve on All Claims	Average # of Months Report to Close
NONE	77.37%	35,427	\$0	\$0	\$565	\$1,627	25
1 - 2,499	15.07%	6,900	\$565	\$3,897,082	\$1,456	\$942	14
2,500 - 4,999	1.87%	858	\$3,520	\$3,020,329	\$1,315	\$3,882	15
5,000 - 7,499	1.01%	461	\$5,982	\$2,757,696	\$5,356	\$6,759	17
7,500 - 9,999	0.61%	280	\$8,570	\$2,399,554	\$7,512	\$7,928	18
10,000 - 24,999	1.57%	720	\$15,590	\$11,224,745	\$5,247	\$10,850	20
25,000 - 49,999	1.03%	471	\$34,690	\$16,338,801	\$11,366	\$20,385	26
50,000 - 74,999	0.37%	168	\$60,478	\$10,160,268	\$15,862	\$40,358	22
75,000 - 99,999	0.19%	88	\$84,865	\$7,468,163	\$23,150	\$23,716	24
100,000 - 199,999	0.40%	184	\$137,851	\$25,364,567	\$21,544	\$51,575	23
200,000 - 299,999	0.13%	59	\$238,586	\$14,076,601	\$85,377	\$75,438	34
300,000 - 399,999	0.07%	32	\$330,944	\$10,590,215	\$78,032	\$132,727	35
400,000 - 499,999	0.03%	16	\$452,665	\$7,242,635	\$51,015	\$137,822	31
500,000 - 999,999	0.13%	59	\$679,859	\$40,111,666	\$85,472	\$198,744	34
1,000,000 OR GREATER	0.15%	68	\$3,984,726	\$270,961,390	\$223,508	\$678,932	44
TOTAL	100.00%	45,791	\$9,295	\$425,613,712	\$1,794	\$3,874	23

SEVERITY OF BODILY INJURY

This section presents data dealing with the severity of bodily injury. BI, bodily injury, severity is divided into the following categories: no injury, emotional only, temporary, permanent, and death. The following contains annual summary data for 2009 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF BODILY INJURY FOR 2009

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Injury	575	0.00%	0	\$0	\$0	\$0	\$0	0
Emotional Only	59	2.37%	11	\$773	\$8,505	\$59	\$762	4
Temporary	385	25.59%	119	\$6,299	\$749,553	\$2,229	\$3,967	11
Permanent	2,231	66.02%	307	\$40,655	\$12,480,960	\$4,537	\$4,180	73
Death	301	6.02%	28	\$235,078	\$6,582,171	\$109,076	\$27,268	39
Total	3,551	100.00%	465	\$42,626	\$19,821,189	\$10,135	\$5,435	54

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF BODILY INJURY
FOR YEARS 2000 - 2009

Severity of Bodily Injury	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
NO INJURY	9,427	0.00%	0	\$0	\$0	\$0	\$0	0
EMOTIONAL ONLY	1,166	9.96%	630	\$3,021	\$1,902,978	\$1,557	\$3,010	23
TEMPORARY	20,950	52.40%	3,315	\$5,110	\$16,938,361	\$1,906	\$4,132	17
PERMANENT	13,264	34.57%	2,187	\$120,934	\$264,483,230	\$7,924	\$22,691	33
DEATH	984	3.07%	194	\$288,899	\$56,046,435	\$55,895	\$57,669	31
TOTAL	45,791	100.00%	6,326	\$53,647	\$339,371,004	\$5,607	\$12,080	24

SEVERITY OF PROPERTY DAMAGE

This section presents data dealing with the severity of property damage. PD, property damage, severity is subdivided into: no property damage, minor property damage, intermediate property damage, and major property damage. The following contains annual summary data for 2009 and a ten-year summary.

PRODUCT LIABILITY SEVERITY OF PROPERTY DAMAGE FOR 2009

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	2,960	0.00%	0	\$0	\$0	\$0	\$0	0
Minor Property Damage	392	68.90%	206	\$9,785	\$2,015,701	\$3,396	\$5,090	3
Intermediate Property Damage	100	18.39%	55	\$33,277	\$1,830,241	\$164,278	\$7,310	8
Major Property Damage	99	12.71%	38	\$57,752	\$2,194,585	\$16,144	\$10,703	13
Total	3,551	100.00%	299	\$20,202	\$6,040,527	\$34,610	\$6,212	6

PRODUCT LIABILITY
TEN YEAR SUMMARY OF SEVERITY OF PROPERTY DAMAGE
FOR YEARS 2000 - 2009

Severity of Property Damage	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
No Property Damage	38,687	0.00%	0	\$0	\$0	\$0	\$0	0
Minor Property Damage	4,937	69.16%	2,779	\$4,550	\$12,644,271	\$1,155	\$3,309	3
Intermediate Property Damage	1,202	18.37%	738	\$18,451	\$13,616,840	\$16,852	\$9,162	7
Major Property Damage	965	12.47%	501	\$115,910	\$58,071,053	\$22,443	\$55,591	13
Total	45,791	100.00%	4,018	\$20,989	\$84,332,164	\$6,692	\$10,903	5

BUSINESS CLASSIFICATION

In this section, losses are classified by the business classification of the insured. Business classifications are categorized by subcontractor, manufacturer, wholesaler, retailer, servicer-repairer, distributor and not specified. The following contains annual summary data for 2009 and a ten-year summary.

**PRODUCT LIABILITY
BUSINESS CLASSIFICATION
FOR 2009**

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	138	7.45%	57	\$19,562	\$1,115,024	\$6,553	\$2,621	7
Manufacturer	2,014	58.56%	448	\$22,475	\$10,068,805	\$24,329	\$3,506	45
Wholesaler	39	2.75%	21	\$112,059	\$2,353,230	\$6,748	\$23,810	53
Retailer	280	7.19%	55	\$22,418	\$1,232,963	\$3,996	\$9,897	11
Servicer-Repairer	132	8.24%	63	\$82,704	\$5,210,363	\$10,016	\$8,536	9
Distributor	948	15.82%	121	\$48,665	\$5,888,451	\$23,104	\$9,607	29
Total	3,551	100.00%	765	\$33,815	\$25,868,836	\$19,687	\$5,836	35

PRODUCT LIABILITY
TEN YEAR SUMMARY OF BUSINESS CLASSIFICATION
FOR YEARS 2000 - 2009

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Subcontractor to Manufacturer	1,528	5.29%	548	\$20,707	\$11,347,667	\$4,411	\$5,299	13
Manufacturer	32,114	63.26%	6,556	\$45,746	\$299,913,591	\$6,393	\$13,013	18
Wholesaler	223	0.88%	91	\$87,095	\$7,925,685	\$13,517	\$12,882	21
Retailer	3,874	11.95%	1,239	\$24,305	\$30,113,715	\$3,400	\$8,583	9
Servicer-Repairer	1,667	7.73%	801	\$30,861	\$24,719,379	\$4,414	\$5,388	10
Distributor	6,385	10.89%	1,129	\$45,699	\$51,593,675	\$7,825	\$13,634	22
Total	45,791	100.00%	10,364	\$41,067	\$425,613,712	\$5,996	\$11,552	16

LOCATION OF OCCURRENCE

This section compares product liability claims by location of occurrence. The five specified locations in this table are home, auto, plant, office and miscellaneous. The following contains annual summary data for 2009 and a ten-year summary.

PRODUCT LIABILITY LOCATION OF OCCURRENCE FOR 2009

Location of Occurrence	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	66	4.18%	32	\$32,860	\$1,051,526	\$5,419	\$11,025	8
Home	646	37.12%	284	\$15,748	\$4,472,295	\$32,402	\$5,413	5
Office	42	2.22%	17	\$87,021	\$1,479,362	\$37,929	\$37,066	18
Miscellaneous	2,743	52.81%	404	\$31,744	\$12,824,392	\$4,121	\$3,314	57
Plant	54	3.66%	28	\$215,759	\$6,041,261	\$120,549	\$21,635	47
Total	3,551	100.00%	765	\$33,815	\$25,868,836	\$19,687	\$5,836	35

PRODUCT LIABILITY
TEN YEAR SUMMARY OF LOCATION OF OCCURRENCE
FOR YEARS 2000 - 2009

Location of Occurrence	All Closed Claims	% of All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
Auto	1,055	5.81%	602	\$10,055	\$6,052,983	\$2,857	\$6,781
Home	7,104	35.83%	3,713	\$47,417	\$176,059,065	\$4,769	\$7,467
Office	374	1.80%	187	\$99,163	\$18,543,534	\$12,400	\$31,223
Miscellaneous	36,312	52.53%	5,444	\$24,565	\$133,731,513	\$4,706	\$7,737
Plant	946	4.03%	418	\$218,245	\$91,226,617	\$35,340	\$95,609
Total	45,791	100.00%	10,364	\$41,067	\$425,613,712	\$5,996	\$11,552
							16

PRODUCT TYPE

This section contains a claim data analysis by classification of the product which caused the loss. This data is sorted by category in descending frequency of paid claims. The following contains annual summary data for 2009 and a ten-year summary.

PRODUCT LIABILITY
PRODUCT TYPE
FOR 2009

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	2,253	36.47%	279	\$43,154	\$12,039,925	\$4,523	\$358	76
APPLIANCES AND ACCESSORIES	240	18.43%	141	\$3,177	\$447,994	\$155	\$1,616	1
MANUFACTURERS - NOC	184	3.53%	27	\$135,800	\$3,666,588	\$32,935	\$753	35
CANDY OR CONFECTIONARY PRODUCTS	39	2.48%	19	\$1,396	\$26,533	\$7	\$1,356	4
FOOD PRODUCTS - DRY	56	2.48%	19	\$2,062	\$39,175	\$214	\$2,060	7
PLUMBING	35	2.09%	16	\$11,573	\$185,163	\$1,025	\$3,063	4
FOOD PRODUCTS - NOT DRY	38	1.96%	15	\$1,668	\$25,017	\$191	\$1,475	9
CARPENTRY AND FLOOR COVERINGS	20	1.83%	14	\$5,804	\$81,259	\$266	\$3,502	9
STONE AND GEM CUTTING OR POLISHING	16	1.70%	13	\$713	\$9,267	\$1,106	\$7,999	51
CONTRACTORS - NOC	51	1.57%	12	\$49,952	\$599,420	\$21,334	\$4,608	9
AUTO REPAIR SHOPS/DISMANTLING	13	1.05%	8	\$20,196	\$161,567	\$3,727	\$6,117	3
HEATING AND AIR CONDITIONING	18	1.05%	8	\$12,784	\$102,273	\$1,621	\$4,750	4
RESTAURANTS - SERVE ALCOHOL	16	1.05%	8	\$5,772	\$46,174	\$4,531	\$5,120	13
GROCERY STORES/MARKETS/COMMISSARIES	18	1.05%	8	\$20,143	\$161,147	\$1,707	\$1,732	10
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	11	0.92%	7	\$184,969	\$1,294,780	\$47,201	\$168,960	26
FARM MACHINERY	11	0.92%	7	\$7,561	\$52,930	\$0	\$12,262	1
RESTAURANTS - SERVE NO ALCOHOL	123	0.92%	7	\$692	\$4,843	\$48	\$1,358	4
GLASS DEALERS AND GLAZIERS	7	0.78%	6	\$37,032	\$222,194	\$3,951	\$6,083	14
ELECTRICAL EQUIPMENT	14	0.78%	6	\$89,473	\$536,839	\$5,600	\$31,158	10
FROZEN FOODS	19	0.78%	6	\$2,002	\$12,011	\$0	\$1,351	3
OIL, FUEL, GAS - CO AND DISTRIBUTORS	9	0.65%	5	\$65,709	\$328,545	\$454,080	\$58,402	16
CONCRETE AND ASPHALT CONSTRUCTION	12	0.65%	5	\$10,269	\$51,346	\$4,937	\$19,740	11
ROOFING	6	0.65%	5	\$37,695	\$188,475	\$17,998	\$10,712	29
FURNITURE/FIXTURES/UPHOLSTERY	14	0.65%	5	\$306,133	\$1,530,667	\$26,888	\$102,217	30
COSMETICS	9	0.65%	5	\$2,059	\$10,297	\$1	\$9,120	7
WAX/PAINT/VARNISH/PAINTING	6	0.52%	4	\$86,607	\$346,427	\$2,060,959	\$13,375	21
GAS, STEAM, WATER, AND SEWER MAINS	11	0.52%	4	\$4,443	\$17,770	\$0	\$875	5
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	11	0.52%	4	\$73,968	\$295,873	\$50,389	\$25,788	59
MASONRY, PLASTERING, MARBLE, OR TILE	5	0.52%	4	\$5,613	\$22,451	\$4,444	\$3,125	9
MEAT, FISH, POULTRY, AND SEAFOOD	14	0.52%	4	\$1,832	\$7,329	\$25	\$2,282	6
CONCESSIONAIRES	5	0.52%	4	\$1,301	\$5,205	\$274	\$713	11
WHEEL AND TIRE MFG	7	0.52%	4	\$3,133	\$12,530	\$0	\$902	1
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	29	0.52%	4	\$130,838	\$523,353	\$1,244	\$14,583	5
PLASTIC, RUBBER GOODS - MFG	6	0.52%	4	\$86,969	\$347,876	\$87,322	\$2,825	38
CLUBS/CONVENTIONS	12	0.52%	4	\$65,613	\$262,450	\$5,114	\$1,300	12
GASOLINE STATIONS	3	0.39%	3	\$2,036	\$6,109	\$0	\$1,333	1
PRODUCTS - COMPLETED OPERATIONS - NOC	11	0.39%	3	\$3,032	\$9,095	\$3,145	\$978	11
ELECTRIC CABLES, CONDUIT, AND WIRING	8	0.39%	3	\$3,474	\$10,421	\$0	\$669	5
MINING/DREDGING/DOCK OPER/EXCAVATION	5	0.39%	3	\$6,545	\$19,635	\$0	\$1,667	3
WATER SOFTENING EQUIPMENT	3	0.39%	3	\$8,407	\$25,220	\$2,408	\$3,673	6
ANIMAL FEED	8	0.39%	3	\$58,978	\$176,935	\$7,744	\$9,333	29
BATTERIES	3	0.39%	3	\$2,200	\$6,600	\$133	\$6,411	8
RECREATIONAL VEHICLE MFG	5	0.39%	3	\$54,500	\$163,500	\$0	\$25,333	12
EXERCISE/SPORTING GOODS AND EQUIP/BIKES	6	0.39%	3	\$3,182	\$9,547	\$1,698	\$3,439	10
GARDENING EQUIPMENT AND LANDSCAPING	6	0.26%	2	\$15,000	\$30,000	\$0	\$13,750	10
MEDICAL EQUIPMENT/INSTRUMENTS/OFFICES	6	0.26%	2	\$29,986	\$59,971	\$273	\$10,000	4
PUBLIC WORKS-HIGHWAYS/BRIDGES/DAMS/SUBW	5	0.26%	2	\$907	\$1,814	\$0	\$1,000	3
METAL ERECTION	4	0.26%	2	\$8,387	\$16,773	\$29,751	\$1,250	15
DOOR AND WINDOWS MFG	7	0.26%	2	\$25,000	\$50,000	\$28,137	\$14,500	19
CUTLERY, RAZORS, AND FLATWARE	2	0.26%	2	\$6,800	\$13,600	\$0	\$7,300	28
TOOL MFG	2	0.26%	2	\$10,349	\$20,698	\$4,035	\$46,485	40
FARMS/RANCHES	5	0.26%	2	\$8,474	\$16,947	\$0	\$4,075	12
STORES AND DISTR - NO FOOD OR DRINK	6	0.26%	2	\$1,222	\$2,444	\$9,338	\$50,500	19
OFFICE MACHINES, COMPUTERS - OTHER	3	0.13%	1	\$5,000	\$5,000	\$35,255	\$10,000	26
BOATS - USE	1	0.13%	1	\$14,500	\$14,500	\$0	\$14,000	49
COLLECTIBLES	1	0.13%	1	\$1,500	\$1,500	\$0	\$0	0
FURS, FABRICS AND OTHER CLOTHING	4	0.13%	1	\$3,500	\$3,500	\$350	\$650	14
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	1	0.13%	1	\$40,000	\$40,000	\$31,002	\$24,999	36
REFRIGERATION	1	0.13%	1	\$964,941	\$964,941	\$346,202	\$50,000	96
SEPTIC TANKS	1	0.13%	1	\$391	\$391	\$0	\$1,500	0
FENCES	1	0.13%	1	\$2,744	\$2,744	\$0	\$2,900	0
FRUIT/VEGETABLES/ORCHARDS/VINEYARDS	8	0.13%	1	\$700	\$700	\$0	\$450	5

PRODUCT LIABILITY
PRODUCT TYPE
FOR 2009

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
DELI, CATERERS, AND CAFETERIAS	10	0.13%	1	\$376	\$376	\$0	\$650	1
CROP SPRAYING AND PESTICIDES	1	0.13%	1	\$21,000	\$21,000	\$0	\$40,993	8
BABY FOOD	1	0.13%	1	\$13,048	\$13,048	\$0	\$1,325	1
ALCOHOL, LIQUOR - MFG, DISTR, STORES	1	0.13%	1	\$600	\$600	\$0	\$750	0
NET, ROPE, AND FIBER MFG	1	0.13%	1	\$3,113	\$3,113	\$0	\$3,173	11
BOXES AND COMPOSITION GOODS	1	0.13%	1	\$10,000	\$10,000	\$11,344	\$10,000	31
CHEMICAL MFG/CHEMISTS	1	0.13%	1	\$100	\$100	\$0	\$400	1
SOAP AND DETERGENTS	1	0.13%	1	\$4,500	\$4,500	\$0	\$25,000	7
AEROSOL CONTAINERS	1	0.13%	1	\$100,000	\$100,000	\$116,496	\$0	46
ENGINE-TURBINE-BEARING MFG	1	0.13%	1	\$3,885	\$3,885	\$0	\$5,000	3
LIGHTS, LANTERNS, AND LAMPS	2	0.13%	1	\$200,000	\$200,000	\$1,242	\$75,000	34
COMMUNICATION/RECORDING SYS/INTERNET PR	6	0.13%	1	\$608	\$608	\$0	\$1,000	0
JEWELRY AND WATCHES	1	0.13%	1	\$500	\$500	\$67	\$3,500	20
SWIMMING POOLS/SAUNAS	1	0.13%	1	\$135,000	\$135,000	\$20,299	\$50,000	139
FREIGHT FORWARDERS/TRUCKERS	1	0.13%	1	\$28,171	\$28,171	\$325	\$75,000	3
IRRIGATION EQUIPMENT	1	0.13%	1	\$2,718	\$2,718	\$0	\$8	3
WELDING	4	0.13%	1	\$3,969	\$3,969	\$0	\$1,000	1
PRINTING/PUBLISHERS	2	0.13%	1	\$2,383	\$2,383	\$0	\$1,325	1
JANITORIAL SERVICES	1	0.13%	1	\$66	\$66	\$0	\$1,500	1
CAR WASHES	1	0.13%	1	\$521	\$521	\$0	\$500	1
VALVES, PUMPS, COMPRESSORS MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
SHOES, BOOTS, OR SLIPPERS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS/HOTELS/MOTELS/DWELLINGS	2	0.00%	0	\$0	\$0	\$0	\$0	0
ALARMS AND DETECTION DEVICES	1	0.00%	0	\$0	\$0	\$0	\$0	0
SALT, PHOSPHATES, AND LIME	1	0.00%	0	\$0	\$0	\$0	\$0	0
PARKING-PUBLIC/PRIVATE MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
BLDG STRUC/PREFAB MFG/RENOVAT/WRECKING	1	0.00%	0	\$0	\$0	\$0	\$0	0
DAIRY PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
BAKERIES AND BAKERY GOODS	3	0.00%	0	\$0	\$0	\$0	\$0	0
BEVERAGE BOTTLER - NON-ALCOHOLIC	3	0.00%	0	\$0	\$0	\$0	\$0	0
LADDERS, HOISTS, AND SCAFFOLDS	1	0.00%	0	\$0	\$0	\$0	\$0	0
HARDWARE, HOME IMPROVEMENT STORES	2	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER PRODUCTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	22	0.00%	0	\$0	\$0	\$0	\$0	0
METAL EXTRACTION AND PROCESSING	1	0.00%	0	\$0	\$0	\$0	\$0	0
VENDING MACHINES MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SIGN MFG AND INSTALLATION	1	0.00%	0	\$0	\$0	\$0	\$0	0
PET GROOMING/STORES/TRAINING	2	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
HOBBY, WALLPAPERS, ART STORES	1	0.00%	0	0	0	0	0	0
BOTTLE AND JAR MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
SAND OR GRAVEL DIGGING, QUARRIES	5	0.00%	0	\$0	\$0	\$0	\$0	0
RECYCLING CENTERS/SALVAGE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	3,551	100.00%	765	\$33,815	\$25,868,836	\$19,687	\$5,836	35

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2000 - 2009

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
ASBESTOS GOODS MFG	26,968	32.06%	3,323	\$19,330	\$64,234,070	\$2,059	\$4,964	28
APPLIANCES AND ACCESSORIES	2,830	15.50%	1,606	\$3,408	\$5,473,134	\$279	\$1,952	1
CHEMICAL MFG	1,832	3.08%	319	\$29,192	\$9,312,181	\$5,364	\$21,048	26
RESTAURANTS - SERVE NO ALCOHOL	1,149	2.85%	295	\$11,735	\$3,461,752	\$1,657	\$1,701	7
PUTTY PRODUCTS	292	2.81%	291	\$155	\$45,105	\$0	\$0	31
GASOLINE STATIONS	360	2.64%	274	\$3,563	\$976,190	\$840	\$2,827	3
REFRIGERATION	333	2.61%	270	\$4,843	\$1,307,627	\$1,402	\$1,160	1
CONTRACTORS - NOC	850	2.43%	252	\$12,440	\$3,134,961	\$4,519	\$3,459	18
PLUMBING	343	2.01%	208	\$14,201	\$2,953,755	\$1,500	\$4,295	6
CANDY OR CONFECTIONARY PRODUCTS	443	1.79%	185	\$998	\$184,668	\$29	\$950	4
RESTAURANTS - SERVE ALCOHOL	411	1.46%	151	\$5,797	\$875,400	\$965	\$1,984	7
FURNITURE AND FIXTURES	251	1.41%	146	\$51,976	\$7,588,438	\$5,183	\$7,894	13
MANUFACTURERS - NOC	659	1.40%	145	\$101,891	\$14,774,218	\$14,116	\$6,013	32
FOOD PRODUCTS - DRY	319	1.18%	122	\$8,532	\$1,040,963	\$768	\$6,817	7
HEATING AND AIR CONDITIONING	181	1.03%	107	\$24,343	\$2,604,670	\$4,070	\$6,075	10
CARPENTRY AND FLOOR COVERINGS	223	0.98%	102	\$8,396	\$856,433	\$2,885	\$4,702	9
FOOD PRODUCTS - NOT DRY	281	0.94%	97	\$11,019	\$1,068,873	\$303	\$10,757	9
MACHINERY PARTS, OR EQUIPMENT-USE,MFG	171	0.91%	94	\$221,848	\$20,853,704	\$42,674	\$132,443	27
FROZEN FOODS	176	0.83%	86	\$2,042	\$175,617	\$48	\$2,606	4
DRUG AND PHARMACEUTICALS	1,031	0.80%	83	\$33,324	\$2,765,897	\$7,500	\$25,753	37
INSULATION - OTHER THAN ASBESTOS	142	0.76%	79	\$16,386	\$1,294,511	\$426	\$424	19
OIL, FUEL, GAS - CO AND DISTRIBUTORS	132	0.72%	75	\$110,200	\$8,264,969	\$41,550	\$16,308	9
AUTO, BUS, TRUCK - PARTS AND SUPPLIES	201	0.71%	74	\$45,001	\$3,330,064	\$17,316	\$29,136	10
ANIMAL FEED	145	0.71%	74	\$44,313	\$3,279,157	\$10,190	\$31,566	11
MEAT, FISH, POULTRY, AND SEAFOOD	157	0.66%	68	\$12,114	\$823,768	\$1,252	\$2,145	9
AUTO REPAIR SHOPS	106	0.64%	66	\$23,477	\$1,549,510	\$1,621	\$6,899	6
COSMETICS	114	0.64%	66	\$3,237	\$213,633	\$266	\$3,855	6
ROOFING	110	0.59%	61	\$72,997	\$4,452,835	\$28,300	\$41,097	19
ELECTRICAL EQUIPMENT	1,481	0.59%	61	\$101,450	\$6,188,462	\$18,582	\$34,163	14
GAS, STEAM, WATER, AND SEWER MAINS	92	0.55%	57	\$25,289	\$1,441,487	\$3,507	\$3,419	7
DOOR AND WINDOWS MFG	107	0.55%	57	\$39,985	\$2,279,149	\$35,630	\$11,829	25
METAL GOODS	95	0.53%	55	\$114,111	\$6,276,097	\$29,720	\$62,280	24
GROCERY STORES AND MARKETS	127	0.51%	53	\$6,688	\$354,446	\$761	\$9,186	5
PLASTIC, RUBBER GOODS - MFG	122	0.51%	53	\$145,543	\$7,713,775	\$13,966	\$133,058	18
ELECTRIC CABLES, CONDUIT, AND WIRING	87	0.50%	52	\$258,917	\$13,463,700	\$45,019	\$7,768	10
WAX, PAINT, OR VARNISH	83	0.42%	44	\$37,169	\$1,635,445	\$201,019	\$23,974	20
MINING AND DREDGING	74	0.42%	44	\$30,038	\$1,321,667	\$1,415	\$2,804	5
BATTERIES	48	0.41%	43	\$7,412	\$318,701	\$3,825	\$1,895	7
CONCESSIONAIRES	154	0.41%	42	\$2,781	\$116,792	\$591	\$2,632	8
CONCRETE AND ASPHALT CONSTRUCTION	505	0.40%	41	\$19,984	\$819,333	\$8,691	\$12,786	21
FARM MACHINERY	77	0.38%	39	\$49,669	\$1,937,073	\$10,109	\$31,409	15
SHOES, BOOTS, OR SLIPPERS	55	0.36%	37	\$4,241	\$156,911	\$181	\$2,137	8
GARDENING EQUIPMENT AND LANDSCAPING	59	0.34%	35	\$15,501	\$542,552	\$3,574	\$4,136	7
EXERCISE, SPORTING GOODS AND EQUIP	57	0.33%	34	\$110,203	\$3,746,888	\$28,979	\$43,647	20
CLUBS	86	0.33%	34	\$26,332	\$895,302	\$8,371	\$6,096	13
BEVERAGE BOTTLER - NON-ALCOHOLIC	51	0.32%	33	\$12,296	\$405,773	\$574	\$1,470	9
DELI, CATERERS, AND CAFETERIAS	89	0.31%	32	\$1,426	\$45,621	\$1,124	\$1,542	8
WATER SOFTENING EQUIPMENT	42	0.27%	28	\$5,088	\$142,450	\$859	\$2,874	4
MASONRY, PLASTERING, MARBLE, OR TILE	36	0.25%	26	\$7,405	\$192,539	\$6,477	\$3,971	6
WHEEL AND TIRE MFG	42	0.25%	26	\$116,830	\$3,037,581	\$24,954	\$6,581	21
GLASS DEALERS AND GLAZIERS	39	0.24%	25	\$64,094	\$1,602,346	\$16,313	\$7,445	11
TOOL MFG	52	0.24%	25	\$269,512	\$6,737,795	\$2,888	\$56,542	22
PRODUCTS - COMPLETED OPERATIONS - NOC	53	0.21%	22	\$693,407	\$15,254,948	\$46,872	\$1,041	22
WATER BOTTLING	26	0.21%	22	\$1,312	\$28,863	\$133	\$1,736	2
MEDICAL EQUIPMENT AND INSTRUMENTS	304	0.20%	21	\$222,627	\$4,675,168	\$44,487	\$60,570	18
LIGHTS, LANTERNS, AND LAMPS	34	0.20%	21	\$18,577	\$390,126	\$4,409	\$12,936	11
STORES AND DISTR - NO FOOD OR DRINK	47	0.20%	21	\$16,812	\$353,047	\$5,860	\$15,282	14
CUTLERY, RAZORS, AND FLATWARE	25	0.19%	20	\$8,789	\$175,786	\$593	\$4,883	10
DAIRY PRODUCTS	47	0.18%	19	\$53,474	\$1,015,998	\$4,013	\$580,605	4
BAKERIES AND BAKERY GOODS	106	0.18%	19	\$14,060	\$267,137	\$5,449	\$944	10
RECREATIONAL VEHICLE MFG	45	0.18%	19	\$138,802	\$2,637,237	\$17,712	\$185,474	29
BUILDING MATERIALS	40	0.17%	18	\$311,683	\$5,610,288	\$102,421	\$71,797	23

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2000 - 2009

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
VALVES, PUMPS, COMPRESSORS MFG	37	0.15%	16	\$108,013	\$1,728,204	\$40,147	\$145,570	16
LUMBER AND WOOD MFG	27	0.15%	16	\$43,507	\$696,106	\$62,398	\$39,227	11
AUTO, BUS, TRUCK - MFG AND ASSEMBLING	57	0.15%	16	\$60,656	\$970,491	\$7,271	\$12,156	12
BOTTLE AND JAR MFG	26	0.14%	15	\$4,897	\$73,457	\$1,788	\$7,893	10
STONE AND GEM CUTTING OR POLISHING	19	0.14%	14	\$740	\$10,356	\$1,027	\$7,513	48
FURS, FABRICS AND OTHER CLOTHING	29	0.13%	13	\$49,809	\$647,518	\$34,233	\$72,540	10
PUBLIC WORKS-HIGHWAYS, BRIDGES, DAMS	30	0.13%	13	\$13,834	\$179,840	\$4,102	\$12,973	7
CONTRACTOR EQUIPMENT	17	0.11%	11	\$115,048	\$1,265,524	\$16,864	\$24,409	20
METAL ERECTION	29	0.11%	11	\$6,534	\$71,877	\$6,222	\$2,723	11
CROP SPRAYING AND PESTICIDES	17	0.11%	11	\$11,105	\$122,153	\$322	\$6,863	5
TEXTILE MFG	12	0.11%	11	\$8,911	\$98,017	\$36	\$2,253	5
PAPER PRODUCTS	22	0.11%	11	\$15,597	\$171,562	\$7,899	\$11,645	10
SIGN MFG AND INSTALLATION	19	0.11%	11	\$23,554	\$259,091	\$4,380	\$1,522	12
OFFICE MACHINES, COMPUTERS - OTHER	24	0.10%	10	\$409,846	\$4,098,456	\$10,921	\$393,078	25
BOAT OR SHIP BUILDING	14	0.10%	10	\$439,403	\$4,394,032	\$116,050	\$177,510	33
SOAP AND DETERGENTS	32	0.10%	10	\$93,116	\$931,158	\$14,378	\$31,771	10
JANITORIAL SERVICES	15	0.10%	10	\$172,458	\$1,724,578	\$9,531	\$8,420	25
BOATS - USE	23	0.09%	9	\$337,995	\$3,041,951	\$2,118	\$4,117	17
LEATHER GOODS	11	0.08%	8	\$3,383	\$27,065	\$2,850	\$2,601	6
ALARMS AND DETECTION DEVICES	15	0.07%	7	\$161,329	\$1,129,303	\$72,080	\$11,011	26
PREFABRICATED BUILDING MFG	12	0.07%	7	\$7,607	\$53,250	\$19,345	\$31,600	38
FERTILIZERS	15	0.07%	7	\$2,428	\$16,995	\$0	\$1,786	3
SWIMMING POOLS	14	0.07%	7	\$170,047	\$1,190,326	\$18,030	\$156,271	32
WELDING	134	0.07%	7	\$124,551	\$871,855	\$26,855	\$14,100	11
	6	0.06%	6	\$550	\$3,300	\$0	\$501	2
FRUIT OR VEGETABLES	25	0.06%	6	\$2,262	\$13,571	\$0	\$1,731	8
ALCOHOL, LIQUOR - MFG, DISTR, STORES	17	0.06%	6	\$2,454	\$14,723	\$314	\$1,517	4
COMMUNICATION, RECORDING SYSTEMS	19	0.06%	6	\$17,360	\$104,160	\$8,541	\$25,127	15
SALT, PHOSPHATES, AND LIME	13	0.05%	5	\$221	\$1,105	\$0	\$276	4
TV OR RADIO	7	0.05%	5	\$2,015	\$10,077	\$206	\$9,520	3
FENCES	6	0.05%	5	\$1,638	\$8,189	\$0	\$1,330	2
INK AND DYES	6	0.05%	5	\$144,981	\$724,907	\$40,418	\$177,310	19
VENDING MACHINES MFG	8	0.05%	5	\$49,164	\$245,818	\$8,787	\$2,200	14
OPTICAL AND HEARING GOODS	10	0.05%	5	\$71,458	\$357,288	\$7,418	\$82,601	41
TOYS AND GAMES	13	0.05%	5	\$111,454	\$557,271	\$12,512	\$16,080	20
BRUSH OR BROOM MFG	6	0.05%	5	\$65,893	\$329,467	\$7,559	\$146,285	13
PIPE MFG	9	0.05%	5	\$109,445	\$547,223	\$29,211	\$95,000	26
BARBER SUPPLIES AND HAIR PIECES	9	0.05%	5	\$2,267	\$11,333	\$1,995	\$2,963	10
PIPELINES	11	0.05%	5	\$1,119	\$5,594	\$0	\$1,657	1
AUTO RENTAL OR LEASING	8	0.05%	5	\$105,457	\$527,286	\$7,400	\$203,600	11
PRINTING	9	0.05%	5	\$6,204	\$31,019	\$0	\$2,265	1
CAR WASHES	8	0.05%	5	\$1,173	\$5,866	\$0	\$822	2
CARPET AND FURNITURE CLEANING	9	0.04%	4	\$1,217	\$4,866	\$0	\$1,550	1
SEPTIC TANKS	8	0.04%	4	\$4,830	\$19,321	\$0	\$13,250	8
WATER AND FIRE PROOFING	6	0.04%	4	\$278,825	\$1,115,300	\$13,879	\$14,490	55
ICE DEALERS AND DISTRIBUTORS	6	0.04%	4	\$1,638	\$6,550	\$0	\$4,275	3
METAL EXTRACTION AND PROCESSING	6	0.04%	4	\$175,770	\$703,080	\$21,967	\$22,000	14
CANS, DRUMS, AND METAL CONTAINERS	5	0.04%	4	\$122,919	\$491,677	\$29,249	\$150,125	28
TANK BUILDING	9	0.04%	4	\$15,930	\$63,719	\$7,977	\$8,750	22
BICYCLES	4	0.04%	4	\$27,625	\$110,500	\$10,365	\$29,375	35
DISCOUNT STORES	9	0.04%	4	\$3,122	\$12,488	\$218	\$3,500	3
ELEVATOR, ESCALATOR, MOVING SIDEWALK	4	0.03%	3	\$37,070	\$111,209	\$34,658	\$34,500	74
LADDERS, HOISTS, AND SCAFFOLDS	13	0.03%	3	\$60,000	\$180,000	\$72,631	\$23,333	56
ADHESIVE AND ABRASIVE GOODS	17	0.03%	3	\$336,733	\$1,010,200	\$156,027	\$13,500	13
ALCOHOL, AMMONIA, TURPENTINE, EXTRACT	5	0.03%	3	\$395,967	\$1,187,900	\$5,722	\$118,200	4
ENGINE OR TURBINE MFG	4	0.03%	3	\$5,840	\$17,519	\$87	\$4,500	2
JEWELRY AND WATCHES	6	0.03%	3	\$340	\$1,021	\$22	\$1,432	10
MATCH AND CHARCOAL MFG	5	0.03%	3	\$41,667,700	\$125,003,100	\$240,084	\$0	32
IRRIGATION EQUIPMENT	7	0.03%	3	\$4,072	\$12,216	\$13,377	\$3,711	11
FIREARMS, AMMUNITION - MFG AND REPAIR	3	0.02%	2	\$24,818	\$49,636	\$3,189	\$17,004	20
BOAT STORAGE OR MARINAS	2	0.02%	2	\$100,278	\$200,556	\$0	\$500	44
COTTON GOODS MFG	4	0.02%	2	\$25,105	\$50,210	\$24,524	\$65,275	2

PRODUCT LIABILITY
PRODUCT TYPE
FOR YEARS 2000 - 2009

Business Classification	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
PHOTOGRAPHIC EQUIPMENT AND SUPPLIES	2	0.02%	2	\$20,225	\$40,450	\$15,501	\$13,000	20
AMUSEMENT DEVICES	3	0.02%	2	\$35,396	\$70,792	\$4,361	\$39,250	8
BLOOD BANKS	4	0.02%	2	\$1,250	\$2,500	\$16,065	\$0	106
BUILDING STRUCTURES	4	0.02%	2	\$2,575,000	\$5,150,000	\$651,766	\$250,000	61
NET, ROPE, AND FIBER MFG	6	0.02%	2	\$2,393	\$4,785	\$0	\$2,087	7
HARDWARE, HOME IMPROVEMENT STORES	12	0.02%	2	\$38,250	\$76,500	\$0	\$6,256	14
AEROSOL CONTAINERS	3	0.02%	2	\$63,250	\$126,500	\$67,314	\$2,500	70
BOLTS, NUTS, NAILS, TACKS, SCREWS	4	0.02%	2	\$800,000	\$1,600,000	\$69,681	\$325,000	25
FREIGHT FORWARDERS	2	0.02%	2	\$14,327	\$28,654	\$163	\$37,828	2
PIPELINE CONSTRUCTION (OIL)	4	0.02%	2	\$108,025	\$216,049	\$21,594	\$108,300	14
ANIMAL BOARDING & VETERINARIANS	3	0.01%	1	\$400	\$400	\$0	\$500	5
RAILROAD AND TRAIN MFG	2	0.01%	1	\$490,000	\$490,000	\$22,668	\$250,000	66
COLLECTIBLES	1	0.01%	1	\$1,500	\$1,500	\$0	\$0	0
LAUNDRY SERVICES	1	0.01%	1	\$889,823	\$889,823	\$37,559	\$1,000,000	20
FURNITURE OR WOODWORK STRIPPING	1	0.01%	1	\$717	\$717	\$230	\$900	1
ENGINEERS, ARCHITECTS, DRAFTSMEN	1	0.01%	1	\$10,000	\$10,000	\$8,687	\$10	17
JUNK AND SCRAP DEALERS	1	0.01%	1	\$4,021	\$4,021	\$0	\$2,500	19
GOLFMOBILES	1	0.01%	1	\$20,000	\$20,000	\$22,356	\$5,000	22
COFFINS, CASKETS, AND MAUSOLEUMS	1	0.01%	1	\$35,352	\$35,352	\$60,227	\$700	53
DRILLING	4	0.01%	1	\$455	\$455	\$0	\$750	8
BABY FOOD	9	0.01%	1	\$13,048	\$13,048	\$0	\$1,325	1
BOXES AND COMPOSITION GOODS	3	0.01%	1	\$10,000	\$10,000	\$11,344	\$10,000	31
WIRE GOODS	8	0.01%	1	\$300,000	\$300,000	\$0	\$25,000	18
INSTRUMENT MFG	4	0.01%	1	\$25,000	\$25,000	\$27,828	\$5,000	12
MOBILE HOME MFG	4	0.01%	1	\$50,000	\$50,000	\$29,442	\$42,000	16
LABORATORIES	2	0.01%	1	\$245	\$245	\$0	\$1,500	2
ANIMAL DEALERS	5	0.01%	1	\$1,810	\$1,810	\$0	\$500	5
HOBBY, WALLPAPERS, ART STORES	2	0.01%	1	\$70	\$70	\$0	\$1,325	6
FIBERGLASS MFG	1	0.01%	1	\$4,327	\$4,327	\$0	\$4,000	2
PACKAGING AND PACKING	1	0.01%	1	\$1,250	\$1,250	\$0	\$125	6
SAND OR GRAVEL DIGGING, QUARRIES	21	0.01%	1	\$8,750	\$8,750	\$10,500	\$5,000	9
FORESTRY SERVICE	2	0.01%	1	\$35,000	\$35,000	\$10,058	\$6,000	52
RENTAL STORES	4	0.01%	1	\$1,584	\$1,584	\$0	\$2,000	2
BUILDINGS/PREMISES BANK OR OFFICE	8	0.01%	1	\$2,614	\$2,614	\$744	\$500	2
WINDOW CLEANING	4	0.01%	1	\$90,000	\$90,000	\$2,954	\$20,000	14
GOLF COURSES/DRIVING RANGES	1	0.01%	1	\$2,500	\$2,500	\$3,187	\$19,380	40
HAZARDOUS MATERIAL CONTRACTORS	1	0.00%	0	\$0	\$0	\$0	\$0	0
SHIP REPAIR OR MAINTENANCE	1	0.00%	0	\$0	\$0	\$0	\$0	0
CONDOMINIUMS	6	0.00%	0	\$0	\$0	\$0	\$0	0
EXHIBITIONS	4	0.00%	0	\$0	\$0	\$0	\$0	0
TOBACCO PRODUCTS	9	0.00%	0	\$0	\$0	\$0	\$0	0
WALL AND CEILING INSTALLATION	2	0.00%	0	\$0	\$0	\$0	\$0	0
BOILER, STEAM PIPES	2	0.00%	0	\$0	\$0	\$0	\$0	0
TENTS AND CANOPIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
LEAD MFG	25	0.00%	0	\$0	\$0	\$0	\$0	0
BEARING MFG	2	0.00%	0	\$0	\$0	\$0	\$0	0
MOBILE HOME PARKS OR COURTS	1	0.00%	0	\$0	\$0	\$0	\$0	0
CLOCK MFG	4	0.00%	0	\$0	\$0	\$0	\$0	0
NEWSPAPERS, MAGAZINES, OR BOOKS	1	0.00%	0	\$0	\$0	\$0	\$0	0
GAS TANKS AND FUEL CONTAINERS MFG	1	0.00%	0	\$0	\$0	\$0	\$0	0
WEIGHERS, SAMPLERS OR INSPECTORS	3	0.00%	0	\$0	\$0	\$0	\$0	0
PAPER HANGING	1	0.00%	0	\$0	\$0	\$0	\$0	0
BEAUTY-NAIL SALONS/SPAS/TANNING SALONS	15	0.00%	0	\$0	\$0	\$0	\$0	0
CEMETERIES/CREMATORIES/FUNERAL HOMES	1	0.00%	0	\$0	\$0	\$0	\$0	0
HEALTH CARE FACILITIES	1	0.00%	0	\$0	\$0	\$0	\$0	0
RECYCLING CENTERS/SALVAGE	1	0.00%	0	\$0	\$0	\$0	\$0	0
DIVING - MARINE	1	0.00%	0	\$0	\$0	\$0	\$0	0
TOTAL	45,791	100.00%	10,364	\$41,067	\$425,613,712	\$5,996	\$11,552	16

CLAIM DISPOSITION AND CLOSE TIME REPORTING

This section is divided into two categories. The first section presents data by the final disposition of claim. Claims settled without payment are reported as disposed in favor of defendant, the insured. Claims closed in favor of the plaintiff, claimant, consist of all claims closed with payment.

The second section presents closed claim data categorized by time intervals to claim resolution.

Each section contains annual summary data for 2009 and a ten-year summary.

PRODUCT LIABILITY CLAIM DISPOSITION FOR 2009

Claim Disposition	% of All Claims	All Claims	Average Indemnity Paid	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<i><u>In Favor of Defendant</u></i>							
BEFORE COURT PROCEEDING INITIATED	19.89%	554	\$0	\$0	\$250	\$22,460	4
DIRECTED VERDICT FOR DEFENDANT	0.14%	4	\$0	\$0	\$25,664	\$9,625	47
JUDGEMENT FOR DEFENDANT	0.07%	2	\$0	\$0	\$577	\$1	72
ARBITRATION	0.07%	2	\$0	\$0	\$8,966	\$40,000	10
ALL OTHER INCLUDING DISMISSEALS	79.83%	2,224	\$0	\$0	\$996	\$435	40
TOTAL	100.00%	2,786	\$0	\$0	\$888	\$4,856	33
<i><u>In Favor of Plaintiff</u></i>							
BEFORE COURT PROCEEDING INITIATED	50.46%	386	\$13,267	\$5,121,177	\$2,047	\$6,306	5
DIRECTED VERDICT FOR PLAINTIFF	0.26%	2	\$9,137	\$18,273	\$31,178	\$1,000	23
JUDGEMENT FOR PLAINTIFF	0.39%	3	\$40,882	\$122,647	\$71,248	\$34,900	34
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.13%	1	\$235,000	\$235,000	\$2,270,399	\$250,000	57
ARBITRATION	0.13%	1	\$15,000	\$15,000	\$0	\$42,000	1
ALL OTHER INCLUDING DISMISSEALS	48.63%	372	\$54,722	\$20,356,739	\$31,516	\$4,387	66
TOTAL	100.00%	765	\$33,815	\$25,868,836	\$19,687	\$5,836	35

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLAIM DISPOSITION
FOR YEARS 2000 - 2009

Claim Disposition	% of All Claims	All Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense	Average Initial Reserve	Average # of Months Report to Close
<u>In Favor of Defendant</u>							
BEFORE COURT PROCEEDING INITIATED	15.89%	5,631	\$0	\$0	\$333	\$4,624	5
DIRECTED VERDICT FOR DEFENDANT	0.08%	27	\$0	\$0	\$160,281	\$4,017	29
JUDGEMENT FOR DEFENDANT	0.05%	16	\$0	\$0	\$21,484	\$3,177	33
JUDGEMENT FOR PLAINTIFF	0.01%	3	\$0	\$0	\$43,509	\$234	40
ARBITRATION	0.03%	10	\$0	\$0	\$3,364	\$15,289	15
ALL OTHER INCLUDING DISMISSELS	83.95%	29,740	\$0	\$0	\$447	\$1,052	29
TOTAL	100.00%	35,427	\$0	\$0	\$565	\$1,627	25
<u>In Favor of Plaintiff</u>							
BEFORE COURT PROCEEDING INITIATED	51.44%	5,331	\$16,949	\$90,354,198	\$1,725	\$7,818	5
DIRECTED VERDICT FOR PLAINTIFF	0.21%	22	\$7,101	\$156,221	\$5,284	\$2,702	8
DIRECTED VERDICT FOR DEFENDANT	0.02%	2	\$585,000	\$1,170,000	\$273,505	\$73,234	20
JUDGEMENT FOR PLAINTIFF	0.17%	18	\$219,369	\$3,948,649	\$45,939	\$131,088	30
JUDGEMENT FOR PLAINTIFF AFTER APPEAL	0.02%	2	\$143,000	\$286,000	\$1,140,861	\$130,000	56
ARBITRATION	0.22%	23	\$64,770	\$1,489,716	\$21,245	\$26,427	23
ALL OTHER INCLUDING DISMISSELS	47.92%	4,966	\$66,091	\$328,208,928	\$9,804	\$15,025	29
TOTAL	100.00%	10,364	\$41,067	\$425,613,712	\$5,996	\$11,552	16

PRODUCT LIABILITY CLOSE TIME REPORTING FOR 2009

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity Paid	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	1,231	45.23%	346	\$15,726	\$5,441,091	\$95	\$2,195	2
7-12	415	6.93%	53	\$67,803	\$3,593,538	\$3,020	\$12,191	10
13-18	288	6.14%	47	\$44,298	\$2,081,997	\$181,043	\$6,466	15
19-24	175	4.05%	31	\$50,125	\$1,553,888	\$5,499	\$24,936	21
25-30	125	3.53%	27	\$49,719	\$1,342,401	\$16,183	\$6,833	27
31-36	73	3.53%	27	\$57,472	\$1,551,743	\$22,003	\$12,007	34
37-42	60	1.83%	14	\$95,196	\$1,332,746	\$35,780	\$49,709	39
43-48	91	1.18%	9	\$19,993	\$179,933	\$15,361	\$144	45
49-54	126	3.53%	27	\$15,654	\$422,650	\$4,893	\$9,055	51
55-60	123	0.26%	2	\$128,500	\$257,000	\$1,135,621	\$125,325	57
61-66	57	0.78%	6	\$13,647	\$81,882	\$736	\$0	64
67-72	60	1.18%	9	\$27,843	\$250,589	\$2,858	\$78	70
73-78	156	1.57%	12	\$105,138	\$1,261,652	\$56,617	\$1,250	76
79-84	205	2.22%	17	\$17,963	\$305,371	\$8,019	\$9,735	82
85-90	87	1.96%	15	\$32,135	\$482,024	\$173	\$0	86
91-96	75	1.44%	11	\$91,716	\$1,008,871	\$35,517	\$4,545	95
97-102	23	0.52%	4	\$9,961	\$39,844	\$4,134	\$0	100
103-108	31	1.31%	10	\$4,222	\$42,216	\$2,682	\$0	107
Greater than 108	150	12.81%	98	\$47,341	\$4,639,400	\$8,492	\$510	132
TOTAL	3,551	100.00%	765	\$33,815	\$25,868,836	\$19,687	\$5,836	35

PRODUCT LIABILITY
TEN YEAR SUMMARY OF CLOSE TIME REPORTING
FOR YEARS 2000 - 2009

Number of Months From Report to Close	All Closed Claims	% of All Paid Claims	All Paid Claims	Average Indemnity	Total Indemnity Paid	Average Loss Expense on Paid Claims	Average Initial Reserve on Paid Claims	Average # of Months Report to Close
0-6	13,011	44.03%	4,563	\$6,788	\$30,974,092	\$271	\$4,340	2
7-12	4,730	9.65%	1,000	\$29,132	\$29,132,005	\$2,341	\$15,275	10
13-18	5,077	10.70%	1,109	\$35,343	\$39,195,083	\$11,872	\$18,469	16
19-24	3,813	10.15%	1,052	\$30,381	\$31,961,177	\$3,996	\$20,826	21
25-30	5,450	10.07%	1,044	\$24,345	\$25,416,399	\$7,531	\$10,750	27
31-36	6,664	6.39%	662	\$49,205	\$32,573,666	\$7,621	\$10,465	33
37-42	1,266	1.95%	202	\$100,500	\$20,300,938	\$15,607	\$47,826	39
43-48	1,140	2.12%	220	\$71,021	\$15,624,709	\$20,212	\$23,081	46
49-54	1,248	0.96%	99	\$45,451	\$4,499,642	\$25,020	\$22,824	51
55-60	626	0.53%	55	\$144,460	\$7,945,289	\$90,626	\$34,204	58
61-66	314	0.50%	52	\$92,611	\$4,815,785	\$21,124	\$16,781	64
67-72	617	0.48%	50	\$157,542	\$7,877,118	\$15,811	\$11,652	69
73-78	290	0.26%	27	\$93,828	\$2,533,353	\$45,456	\$5,094	76
79-84	489	0.26%	27	\$25,663	\$692,903	\$16,768	\$8,138	81
85-90	264	0.20%	21	\$36,582	\$768,225	\$2,591	\$1,762	86
91-96	214	0.19%	20	\$6,355,457	\$127,109,131	\$66,985	\$25,599	94
97-102	68	0.15%	16	\$117,008	\$1,872,127	\$35,031	\$13,332	99
103-108	56	0.14%	15	\$336,350	\$5,045,254	\$90,212	\$33,377	106
Greater than 108	454	1.25%	130	\$286,745	\$37,276,816	\$48,808	\$16,589	149
TOTAL	45,791	100.00%	10,364	\$41,067	\$425,613,712	\$5,996	\$11,552	16

PRODUCT LIABILITY COMPANIES PREMIUM GROWTH & MARKET SHARE

(Derived from the Page 19 Supplement)

The tables in this section were generated by using the Missouri Page 19 Supplement data, filed for companies writing products liability insurance.

The first table presents data showing the percentage of change in growth for those companies who wrote premium during the year. This table is presented by descending order of percent of change in premium for 2008 and 2009.

The second table contains the market share, direct premium written, direct premium earned, direct losses paid, direct losses incurred and a loss ratio. This table is presented by descending order of market share company.

This section contains data for year ending 2009.

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2009 Written Premium	2008 - 2009 % of Change in Premium	2008 Written Premium	2007 - 2008 % of Change in Premium	2007 Written Premium	2006 - 2007 % of Change in Premium
PHOENIX INSURANCE COMPANY THE	\$199,799	462.05%	\$35,548	616.26%	\$4,963	99160.00%
NATIONAL FIRE INS CO OF HARTFORD	\$97,162	-58.33%	\$233,193	-0.08%	\$233,373	1495.49%
PENN MILLERS INSURANCE COMPANY	\$261,139	133.64%	\$111,771	51.23%	\$73,908	837.21%
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$99,464	-14.17%	\$115,881	-32.91%	\$172,714	527.64%
TRAVELERS INDEMNITY COMPANY	\$590,315	105.78%	\$286,868	23.05%	\$233,123	341.19%
AMERICAN CASUALTY CO OF READING PA	\$17,948	75.24%	\$10,242	-72.54%	\$37,294	304.27%
ARCH INSURANCE COMPANY	\$356,215	9.31%	\$325,871	16.82%	\$278,954	233.37%
COMMERCE AND INDUSTRY INSURANCE CO	\$1,874	-69.02%	\$6,050	9.52%	\$5,524	224.94%
LM INSURANCE CORPORATION	\$165,088	-30.99%	\$239,238	-3.29%	\$247,377	222.66%
SELECTIVE INSURANCE CO OF S CAROLINA	\$280,787	1.01%	\$277,978	11.04%	\$250,332	215.34%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMI	\$888,735	13.57%	\$782,545	37.14%	\$570,621	207.66%
TRAVELERS INDEMNITY CO OF CONNECTICUT	\$6,883	-84.78%	\$45,231	392.28%	\$9,188	199.19%
TRAVELERS INDEMNITY CO OF AMERICA	\$19,585	145.12%	\$7,990	362.65%	\$1,727	130.27%
NETHERLANDS INSURANCE COMPANY THE	\$15,510	8.72%	\$14,266	-20.03%	\$17,839	127.45%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$113,384	-50.79%	\$230,390	23.00%	\$187,310	104.13%
STATE AUTOMOBILE MUTUAL INS CO	\$31,161	-21.34%	\$39,617	177.86%	\$14,258	90.95%
EMPLOYERS FIRE INSURANCE COMPANY	\$54,405	203.06%	\$17,952	-24.55%	\$23,792	86.27%
AMERISURE MUTUAL INSURANCE COMPANY	\$35,657	-59.62%	\$88,293	-30.57%	\$127,160	83.77%
MIDWESTERN INDEMNITY COMPANY THE	\$21,617	3369.82%	\$623	-95.76%	\$14,708	78.04%
SECURITY NATIONAL INSURANCE COMPANY	\$29,157	55.78%	\$18,717	75.30%	\$10,677	76.28%
TRANSPORTATION INSURANCE COMPANY	\$61,656	-55.48%	\$138,491	68.70%	\$82,095	73.06%
VIGILANT INSURANCE COMPANY	\$5,291	-27.74%	\$7,322	16.43%	\$6,289	65.37%
UNITED STATES FIRE INSURANCE COMPANY	\$10,015	-33.03%	\$14,955	-37.34%	\$23,868	60.62%
AMERISURE INSURANCE COMPANY	\$113,180	-42.20%	\$195,808	26.36%	\$154,959	60.18%
REDLAND INSURANCE COMPANY	-\$184	-160.53%	\$304	-90.26%	\$3,122	59.04%
CONTINENTAL WESTERN INSURANCE CO	\$13,253	-20.95%	\$16,765	-5.97%	\$17,829	58.68%
PENNSYLVANIA LUMBERMENS MUTUAL INS CO	\$148,963	-66.47%	\$444,306	28.61%	\$345,481	54.11%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$129,091	-14.58%	\$151,120	-53.66%	\$326,101	51.14%
WEST AMERICAN INSURANCE COMPANY	\$15,973	-34.52%	\$24,393	-50.27%	\$49,054	50.34%
PACIFIC INDEMNITY COMPANY	\$28,421	-66.39%	\$84,568	32.54%	\$63,804	45.30%
SELECTIVE INS CO OF THE SOUTHEAST	\$57,165	-11.63%	\$64,686	51.93%	\$42,576	45.01%
GREAT NORTHERN INSURANCE COMPANY	\$218,209	387.42%	\$44,768	-90.81%	\$487,061	38.56%
AXA INSURANCE COMPANY	\$17,239	-48.80%	\$33,673	-58.63%	\$81,394	35.57%
ONEBEACON AMERICA INSURANCE COMPANY	\$27,409	-43.80%	\$48,774	1.41%	\$48,098	32.74%
NATIONWIDE AGRIBUSINESS INS CO	\$619,563	60.11%	\$386,966	3.30%	\$374,613	28.53%
OHIO CASUALTY INSURANCE COMPANY	\$81,544	-3.70%	\$84,678	-5.61%	\$89,710	25.44%
EMPIRE FIRE AND MARINE INSURANCE CO	\$4,235	-97.89%	\$200,791	43.78%	\$139,648	23.91%
LIBERTY INSURANCE CORPORATION	\$36,578	-71.76%	\$129,508	-35.52%	\$200,847	23.78%
ADDISON INSURANCE COMPANY	\$601,010	-11.70%	\$680,652	-29.78%	\$969,298	21.58%
OHIO SECURITY INSURANCE COMPANY	-\$411	-102.80%	\$14,665	-54.34%	\$32,117	20.29%
ILLINOIS NATIONAL INSURANCE COMPANY	\$540	-64.98%	\$1,542	-88.92%	\$13,918	19.25%
AMERICAN HOME ASSURANCE COMPANY	\$212,653	2.56%	\$207,342	-27.72%	\$286,849	18.20%
COLUMBIA MUTUAL INSURANCE CO	\$179,133	13.59%	\$157,700	-32.93%	\$235,111	16.89%
GRANITE STATE INSURANCE COMPANY	\$100,023	-5.28%	\$105,602	23.48%	\$85,521	16.37%
CHARTER OAK FIRE INSURANCE CO THE	\$396,953	170.65%	\$146,669	1745.36%	\$7,948	15.26%
UNITED FIRE AND CASUALTY COMPANY	\$2,115,446	-14.47%	\$2,473,248	-3.46%	\$2,562,018	14.15%
ST PAUL FIRE & MARINE INSURANCE CO	\$265,360	-13.90%	\$308,207	-17.26%	\$372,501	11.91%
SECURA INSURANCE A MUTUAL COMPANY	\$610,449	-26.03%	\$825,230	-24.36%	\$1,090,954	10.83%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$145,943	-57.09%	\$340,131	-14.86%	\$399,485	8.67%
GRINNELL MUTUAL REINSURANCE COMPANY	\$569,167	-19.47%	\$706,782	-1.86%	\$720,171	6.61%
OLD REPUBLIC INSURANCE COMPANY	\$450,185	-36.76%	\$711,841	-90.56%	\$7,544,436	6.43%
NEW HAMPSHIRE INSURANCE COMPANY	\$42,554	72.89%	\$24,614	-68.11%	\$77,172	5.80%
SAVERS PROPERTY & CASUALTY INS CO	\$1,392	36.47%	\$1,020	-48.20%	\$1,969	5.75%
FARMERS INSURANCE EXCHANGE	\$3,100	1.74%	\$3,047	-57.87%	\$7,232	3.92%
FEDERATED SERVICE INSURANCE COMPANY	\$252,464	-8.72%	\$276,573	-30.01%	\$395,137	2.23%
CINCINNATI INS CO THE	\$1,321,739	-2.46%	\$1,355,142	-3.27%	\$1,400,957	1.80%
MEDMARC CASUALTY INSURANCE COMPANY	\$498,210	56.71%	\$317,921	6.03%	\$299,839	1.49%
AMERICAN HARDWARE MUTUAL INS CO	\$4,524	-0.22%	\$4,534	-18.80%	\$5,584	0.49%
ACUITY A MUTUAL INSURANCE COMPANY	\$205,238	-6.06%	\$218,485	-1.61%	\$222,067	-2.15%
AMERICAN INSURANCE COMPANY THE	\$137,567	-31.09%	\$199,646	-7.99%	\$216,993	-3.13%
AMERICAN STATES INSURANCE COMPANY	\$19,758	-17.97%	\$24,085	-43.02%	\$42,267	-5.03%
AMERICAN FAMILY MUTUAL INS CO	\$32,494	-5.38%	\$34,342	-1.66%	\$34,923	-5.10%

PRODUCT LIABILITY PREMIUM GROWTH

Company Name	2009 Written Premium	2008 - 2009 % of Change in Premium	2008 Written Premium	2007 - 2008 % of Change in Premium	2007 Written Premium	2006 - 2007 % of Change in Premium
DIAMOND STATE INSURANCE COMPANY	\$511	-73.18%	\$1,905	-2.16%	\$1,947	-7.86%
SHELTER MUTUAL INSURANCE CO	\$26,561	736.30%	\$3,176	-94.67%	\$59,579	-9.34%
HARTFORD CASUALTY INS CO	\$105,843	3.01%	\$102,753	31.32%	\$78,246	-10.64%
DISCOVER PROPERTY AND CASUALTY INSURANCE C	\$135,546	-19.20%	\$167,754	88.05%	\$89,209	-10.65%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$15,115	5.50%	\$14,327	-53.87%	\$31,059	-10.75%
LITITZ MUTUAL INSURANCE COMPANY	\$1,696	0.65%	\$1,685	-36.96%	\$2,673	-10.78%
SENTRY SELECT INSURANCE COMPANY	\$174,854	-28.85%	\$245,768	10.74%	\$221,930	-12.63%
UNIVERSAL UNDERWRITERS INS CO	\$556,837	-33.91%	\$842,540	3.84%	\$811,408	-14.05%
AMERICAN FIRE & CASUALTY COMPANY	\$36,388	14.51%	\$31,778	-56.05%	\$72,308	-14.56%
AMCO INSURANCE COMPANY	\$140,871	-15.99%	\$167,675	-15.10%	\$197,492	-14.62%
NATIONAL INDEMNITY COMPANY	\$12,279	-35.09%	\$18,917	-21.64%	\$24,141	-15.34%
CAPITOL INDEMNITY CORPORATION	\$17,857	-5.55%	\$18,906	-31.08%	\$27,432	-16.04%
INDIANA LUMBERMENS MUTUAL INS CO	\$156,743	-14.89%	\$184,164	-43.86%	\$328,050	-16.60%
FEDERAL INSURANCE COMPANY	\$1,368,335	4.12%	\$1,314,212	5.15%	\$1,249,820	-16.82%
AMERICAN AUTOMOBILE INSURANCE CO	\$49	-88.60%	\$430	-99.55%	\$96,508	-17.28%
FARMERS ALLIANCE MUTUAL INS CO	\$6,388	-56.19%	\$14,581	77.86%	\$8,198	-17.37%
RENTAL INSURANCE COMPANY	\$6,579	28.77%	\$5,109	2560.94%	\$192	-17.60%
AMERICAN GUARANTEE & LIABILITY INS CO	\$1,939,141	-8.76%	\$2,125,256	0.75%	\$2,109,501	-17.96%
STATE AUTO PROPERTY & CASUALTY INS CO	\$393,650	-15.66%	\$466,763	-15.37%	\$551,562	-18.98%
OAK RIVER INSURANCE COMPANY	\$160,421	-8.81%	\$175,927	-41.64%	\$301,440	-19.53%
PEERLESS INSURANCE COMPANY	\$23,376	-17.19%	\$28,228	-1.70%	\$28,717	-19.94%
GREAT AMERICAN INSURANCE COMPANY OF NEW YC	\$254	0.00%	\$254	-4.15%	\$265	-20.42%
GENERAL INSURANCE CO OF AMERICA	\$2,984	-67.53%	\$9,190	16.48%	\$7,890	-22.46%
FEDERATED MUTUAL INSURANCE COMPANY	\$643,152	-25.98%	\$868,900	-7.04%	\$934,673	-22.89%
BITUMINOUS CASUALTY CORPORATION	\$4,978	-69.01%	\$16,063	-6.06%	\$17,100	-23.78%
ELECTRIC INSURANCE COMPANY	\$1,274,852	96.21%	\$649,746	-31.82%	\$953,015	-24.09%
NATIONAL AMERICAN INSURANCE COMPANY	\$8,815	-59.53%	\$21,779	-12.93%	\$25,014	-24.25%
GENERAL CASUALTY CO OF WISCONSIN	\$53,889	-25.83%	\$72,657	-10.58%	\$81,255	-26.50%
RIVERPORT INSURANCE COMPANY	\$639	25.05%	\$511	148.06%	\$206	-27.72%
TWIN CITY FIRE INS CO	\$531,240	-38.44%	\$862,909	47.46%	\$585,173	-28.26%
WAUSAU BUSINESS INSURANCE COMPANY	\$111,351	-43.33%	\$196,506	9.48%	\$179,492	-29.64%
SENTRY INSURANCE A MUTUAL COMPANY	\$252,361	-10.11%	\$280,740	27.22%	\$220,677	-31.08%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$50,370	453.88%	\$9,094	-20.68%	\$11,465	-32.93%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,418,292	-16.60%	\$1,700,671	10.75%	\$1,535,624	-36.82%
HAWKEYE SECURITY INSURANCE COMPANY	\$2,858	-54.76%	\$6,317	-60.99%	\$16,193	-44.05%
NATIONAL SURETY CORPORATION	\$142,147	-40.45%	\$238,704	15.18%	\$207,245	-44.85%
NORTHFIELD INSURANCE COMPANY	-\$1,199	-126.18%	\$4,580	310.39%	\$1,116	-46.03%
MID-CONTINENT CASUALTY COMPANY	\$305,450	-15.61%	\$361,939	-26.51%	\$492,529	-46.46%
INDEMNITY INSURANCE CO OF NORTH AMERICA	\$1,843	88.06%	\$980	-39.58%	\$1,622	-46.66%
FIRST NATIONAL INS CO OF AMERICA	\$14,228	9.10%	\$13,041	-9.14%	\$14,353	-52.73%
HARTFORD UNDERWRITERS INSURANCE CO	\$18,315	18.05%	\$15,514	1106.38%	\$1,286	-56.12%
FARMLAND MUTUAL INSURANCE COMPANY	\$41,930	-40.90%	\$70,951	853.00%	\$7,445	-56.41%
AMERICAN ZURICH INSURANCE COMPANY	-\$2,721	-145.50%	\$5,980	-89.77%	\$58,455	-58.31%
ALLSTATE INSURANCE COMPANY	\$4,418	-41.34%	\$7,532	118.89%	\$3,441	-59.05%
LIBERTY MUTUAL INSURANCE COMPANY	\$292,357	-64.16%	\$815,618	38.27%	\$589,888	-59.37%
AMERICAN ECONOMY INSURANCE COMPANY	\$3,935	-64.55%	\$11,099	-8.48%	\$12,128	-61.87%
ACE AMERICAN INSURANCE COMPANY	\$801,105	272.52%	\$215,048	-78.75%	\$1,011,869	-63.09%
NORTHLAND INSURANCE COMPANY	\$8,792	-32.98%	\$13,119	74.73%	\$7,508	-63.18%
HARTFORD FIRE INSURANCE COMPANY	\$155,229	-84.56%	\$1,005,576	46.11%	\$688,237	-63.41%
FIREMANS FUND INSURANCE COMPANY	\$29,807	-62.34%	\$79,141	14.09%	\$69,367	-68.24%
T H E INSURANCE COMPANY	\$11,350	-9.74%	\$12,575	-5.63%	\$13,325	-70.16%
TRUCK INSURANCE EXCHANGE	\$2,273	-11.83%	\$2,578	195.64%	\$872	-83.74%
ZURICH AMERICAN INSURANCE COMPANY	\$903,476	157.58%	\$350,756	-29.69%	\$498,878	-85.67%
NORTH RIVER INSURANCE COMPANY THE	\$21,567	-68.04%	\$67,483	123.35%	\$30,214	-88.72%
WESTCHESTER FIRE INSURANCE COMPANY	\$1,400	192.89%	\$478	-85.26%	\$3,243	-91.58%
TOTAL	\$27,083,268	-5.75%	\$28,737,063	-23.09%	\$37,364,634	-15.85%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2009**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	\$2,115,446	8.08%	\$2,194,535	\$1,138,047	\$3,385,970	154.29%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	\$1,939,141	7.42%	\$2,013,694	\$0	-\$683,907	-33.96%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	\$1,418,292	5.42%	\$1,470,703	\$544,403	\$1,516,310	103.10%
FEDERAL INSURANCE COMPANY	\$1,368,335	4.85%	\$1,317,464	\$46,989	\$650,516	49.38%
CINCINNATI INSURANCE COMPANY THE	\$1,321,739	4.56%	\$1,238,423	\$1,333,525	\$1,592,276	128.57%
ELECTRIC INSURANCE COMPANY	\$1,274,852	4.70%	\$1,274,852	\$604,549	\$513,678	40.29%
ZURICH AMERICAN INSURANCE COMPANY	\$903,476	2.43%	\$660,434	\$768,085	-\$585,509	-88.66%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	\$888,735	3.30%	\$895,091	\$15,537	-\$15,025	-1.68%
ACE AMERICAN INSURANCE COMPANY	\$801,105	1.86%	\$504,304	\$61,924	\$17,738	3.52%
FEDERATED MUTUAL INSURANCE COMPANY	\$643,152	2.70%	\$733,952	\$139,473	-\$926,438	-126.23%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	\$619,563	1.88%	\$511,249	\$22,197	\$36,585	7.16%
SECURA INSURANCE A MUTUAL COMPANY	\$610,449	2.42%	\$657,908	\$13,542	\$59,156	8.99%
ADDISON INSURANCE COMPANY	\$601,010	2.48%	\$672,634	\$18,558	\$358,858	53.35%
TRAVELERS INDEMNITY COMPANY	\$590,315	1.95%	\$528,643	\$7,363	-\$69,584	-13.16%
GRINNELL MUTUAL REINSURANCE COMPANY	\$569,167	2.19%	\$595,867	\$118,452	-\$5,374	-0.90%
UNIVERSAL UNDERWRITERS INS CO	\$556,837	2.14%	\$580,400	\$729,452	\$242,303	41.75%
TWIN CITY FIRE INSURANCE COMPANY	\$531,240	2.06%	\$559,402	\$0	-\$157,879	-28.22%
MEDMARC CASUALTY INSURANCE COMPANY	\$498,210	1.52%	\$411,727	\$0	\$299,386	72.71%
OLD REPUBLIC INSURANCE COMPANY	\$450,185	1.45%	\$393,596	\$8,417	-\$988,743	-251.21%
CHARTER OAK FIRE INSURANCE CO THE	\$396,953	1.25%	\$340,657	\$27,267	\$191,317	56.16%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	\$393,650	1.56%	\$424,310	\$31,122	\$194,251	45.78%
ARCH INSURANCE COMPANY	\$356,215	1.27%	\$344,641	\$0	\$103,098	29.91%
MID-CONTINENT CASUALTY COMPANY	\$305,450	1.28%	\$347,448	\$0	-\$188,857	-54.36%
LIBERTY MUTUAL INSURANCE COMPANY	\$292,357	1.16%	\$313,642	-\$2,286	\$824,935	263.02%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	\$280,787	1.07%	\$291,622	\$123,136	\$12,498	4.29%
CATLIN INSURANCE COMPANY INC	\$274,523	0.49%	\$134,211	\$0	\$54,498	40.61%
ST PAUL FIRE & MARINE INSURANCE COMPANY	\$265,360	1.10%	\$299,232	\$632,727	\$231,469	77.35%
PENN MILLERS INSURANCE COMPANY	\$261,139	0.72%	\$196,029	\$0	\$0	0.00%
FEDERATED SERVICE INSURANCE COMPANY	\$252,464	0.96%	\$259,836	\$77,130	\$109,804	42.26%
SENTRY INSURANCE A MUTUAL COMPANY	\$252,361	0.88%	\$237,708	\$203,199	\$438,958	184.66%
EVEREST NATIONAL INSURANCE COMPANY	\$249,936	0.99%	\$267,508	\$0	\$138,188	51.66%
GREAT NORTHERN INSURANCE COMPANY	\$218,209	0.70%	\$190,912	\$2,798	-\$67,774	-35.50%
AMERICAN HOME ASSURANCE COMPANY	\$212,653	0.78%	\$212,653	\$371,737	\$209,644	98.59%
ACUITY A MUTUAL INSURANCE COMPANY	\$205,238	0.76%	\$207,472	\$46,889	\$248,301	119.68%
PHOENIX INSURANCE COMPANY THE	\$199,799	0.46%	\$125,021	\$19,227	\$11,821	9.46%
COLUMBIA MUTUAL INSURANCE COMPANY	\$179,133	0.64%	\$174,654	\$0	\$757	0.43%
SENTRY SELECT INSURANCE COMPANY	\$174,854	0.71%	\$191,433	\$0	\$451	0.24%
LM INSURANCE CORPORATION	\$165,088	0.74%	\$201,160	\$0	\$92,749	46.11%
EMCASCO INSURANCE COMPANY	\$162,351	0.51%	\$138,037	\$170,661	\$262,533	190.19%
OAK RIVER INSURANCE COMPANY	\$160,421	0.66%	\$178,208	\$0	\$11,800	6.62%
VALLEY FORGE INSURANCE COMPANY	\$159,176	0.41%	\$111,572	\$1,000	\$89,519	80.23%
INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	\$156,743	0.63%	\$171,974	\$7,795	-\$109,949	-63.93%
HARTFORD FIRE INSURANCE COMPANY	\$155,229	1.27%	\$344,808	\$48,507	\$802,649	232.78%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	\$148,963	1.06%	\$287,725	\$225,000	\$282,542	98.20%
EMPLOYERS MUTUAL CASUALTY COMPANY	\$145,943	0.77%	\$208,260	\$121,530	-\$55,241	-26.53%
NATIONAL SURETY CORPORATION	\$142,147	0.55%	\$148,651	\$0	\$2,030,819	1366.17%
AMCO INSURANCE COMPANY	\$140,871	0.58%	\$157,036	\$12,789	\$51,003	32.48%
AMERICAN INSURANCE COMPANY THE	\$137,567	0.54%	\$145,932	\$94	\$191,363	131.13%
DISCOVER PROPERTY AND CASUALTY INSURANCE COMPANY	\$135,546	0.56%	\$153,188	\$0	\$76,230	49.76%
NATIONWIDE MUTUAL INSURANCE COMPANY	\$129,091	0.53%	\$144,962	\$3	\$71,116	49.06%
STARR INDEMNITY & LIABILITY COMPANY	\$123,609	0.13%	\$36,594	\$0	\$19,731	53.92%
WAUSAU UNDERWRITERS INSURANCE COMPANY	\$115,326	0.37%	\$101,395	\$279,267	\$315,142	310.81%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	\$113,384	0.44%	\$118,327	-\$8,333	-\$507,379	-428.79%
AMERISURE INSURANCE COMPANY	\$113,180	0.53%	\$145,222	\$0	\$105,472	72.63%
WAUSAU BUSINESS INSURANCE COMPANY	\$111,351	0.57%	\$154,458	\$0	\$86,668	56.11%
HARTFORD CASUALTY INSURANCE CO	\$105,843	0.43%	\$116,395	\$0	\$19,631	16.87%
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	\$105,615	0.28%	\$75,087	\$299,999	\$58,094	77.37%
GRANITE STATE INSURANCE COMPANY	\$100,023	0.35%	\$94,219	\$0	\$37,767	40.08%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2009**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
TOKIO MARINE & NICHIDO FIRE INSURANCE CO LTD	\$99,464	0.39%	\$105,397	\$0	-\$51,605	-48.96%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	\$97,162	1.06%	\$286,823	\$4,547	\$246,351	85.89%
WEST BEND MUTUAL INSURANCE COMPANY	\$94,665	0.08%	\$21,544	\$0	\$27,116	125.86%
STAR INSURANCE COMPANY	\$81,945	0.25%	\$68,591	\$0	\$12,792	18.65%
OHIO CASUALTY INSURANCE COMPANY	\$81,544	0.28%	\$76,143	\$0	-\$6,378	-8.38%
DEPOSITORS INSURANCE COMPANY	\$80,637	0.36%	\$97,211	\$0	\$11,677	12.01%
TRANSPORTATION INSURANCE COMPANY	\$61,656	0.23%	\$62,130	\$0	\$213,713	343.98%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	\$57,165	0.21%	\$55,893	\$700	\$47,757	85.44%
EMPLOYERS FIRE INSURANCE COMPANY	\$54,405	0.15%	\$41,879	\$0	\$9,863	23.55%
GENERAL CASUALTY COMPANY OF WISCONSIN	\$53,889	0.24%	\$66,219	\$0	-\$11,746	-17.74%
COOPERATIVE MUTUAL INSURANCE COMPANY	\$50,370	0.13%	\$34,382	\$0	\$137,736	400.60%
NEW HAMPSHIRE INSURANCE COMPANY	\$42,554	0.25%	\$66,647	\$0	\$48,274	72.43%
FARMLAND MUTUAL INSURANCE COMPANY	\$41,930	0.13%	\$34,593	\$6,200	\$7,638	22.08%
XL INSURANCE AMERICA INC	\$41,865	0.20%	\$55,476	\$437,500	-\$37,081	-66.84%
CONTINENTAL CASUALTY COMPANY	\$39,751	0.16%	\$44,320	\$356,917	\$604,059	1362.95%
ENDURANCE AMERICAN INSURANCE COMPANY	\$38,115	0.11%	\$28,638	\$0	\$10,864	37.94%
LIBERTY INSURANCE CORPORATION	\$36,578	0.27%	\$74,077	\$1,029	-\$201	-0.27%
AMERICAN FIRE & CASUALTY COMPANY	\$36,388	0.13%	\$34,768	\$0	-\$6,247	-17.97%
AMERISURE MUTUAL INSURANCE COMPANY	\$35,657	0.21%	\$55,774	-\$15,243	\$66,042	118.41%
CONTINENTAL INSURANCE COMPANY THE	\$34,343	0.13%	\$35,619	\$0	\$86,721	243.47%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY	\$32,494	0.12%	\$33,153	\$0	\$0	0.00%
SELECTIVE INSURANCE COMPANY OF AMERICA	\$31,489	0.02%	\$4,986	\$0	\$427	8.56%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	\$31,161	0.12%	\$32,628	\$0	\$10,439	31.99%
FIREMANS FUND INSURANCE COMPANY	\$29,807	0.17%	\$46,667	\$0	-\$1,959,343	-4198.56%
SECURITY NATIONAL INSURANCE COMPANY	\$29,157	0.09%	\$23,121	\$6,500	\$5,931	25.65%
PACIFIC INDEMNITY COMPANY	\$28,421	0.11%	\$30,945	\$0	-\$21,055	-68.04%
ONEBEACON AMERICA INSURANCE COMPANY	\$27,409	0.12%	\$31,596	\$0	-\$1,676	-5.30%
ST PAUL MERCURY INSURANCE COMPANY	\$26,784	0.10%	\$26,947	\$4,198	-\$130,050	-482.61%
SHELTER MUTUAL INSURANCE COMPANY	\$26,561	0.09%	\$25,374	\$0	\$3,082	12.15%
NATIONAL TRUST INSURANCE COMPANY	\$25,400	0.01%	\$3,410	\$0	\$1,251	36.69%
WESCO INSURANCE COMPANY	\$23,609	0.12%	\$32,696	\$0	\$14,726	45.04%
PEERLESS INSURANCE COMPANY	\$23,376	0.08%	\$22,158	\$15,000	-\$20,307	-91.65%
MIDWESTERN INDEMNITY COMPANY THE	\$21,617	0.06%	\$16,267	\$0	\$3,164	19.45%
NORTH RIVER INSURANCE COMPANY THE	\$21,567	0.17%	\$44,960	\$710	-\$11,999	-26.69%
AMERICAN STATES INSURANCE COMPANY	\$19,758	0.08%	\$21,225	\$0	-\$1,276	-6.01%
TRAVELERS INDEMNITY COMPANY OF AMERICA	\$19,585	0.05%	\$14,162	\$0	\$5,350	37.78%
WESTPORT INSURANCE CORPORATION	\$18,997	0.07%	\$18,143	\$0	\$8,226	45.34%
FIRST LIBERTY INSURANCE CORP THE	\$18,900	0.01%	\$1,695	\$0	\$757	44.66%
HARTFORD UNDERWRITERS INSURANCE COMPANY	\$18,315	0.07%	\$18,139	\$0	\$2,164	11.93%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$17,948	0.06%	\$15,688	\$4,819	\$40,425	257.68%
CAPITOL INDEMNITY CORPORATION	\$17,857	0.07%	\$19,667	\$0	\$3,202	16.28%
AXA INSURANCE COMPANY	\$17,239	0.06%	\$17,239	\$0	-\$34,832	-202.05%
WEST AMERICAN INSURANCE COMPANY	\$15,973	0.07%	\$17,939	\$0	-\$8,141	-45.38%
NETHERLANDS INSURANCE COMPANY THE	\$15,510	0.04%	\$12,154	\$0	-\$1,482	-12.19%
SOMPO JAPAN INSURANCE COMPANY OF AMERICA	\$15,115	0.05%	\$14,746	\$0	\$11,969	81.17%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	\$14,228	0.05%	\$14,271	\$0	\$649	4.55%
CONTINENTAL WESTERN INSURANCE COMPANY	\$13,253	0.06%	\$16,186	\$0	\$4,000	24.71%
NATIONAL INDEMNITY COMPANY	\$12,279	0.05%	\$14,668	\$0	-\$5,150	-35.11%
T H E INSURANCE COMPANY	\$11,350	0.04%	\$11,490	\$0	-\$25,413	-221.17%
UNITED STATES FIRE INSURANCE COMPANY	\$10,015	0.03%	\$6,957	\$8,174	-\$41,466	-596.03%
NATIONAL AMERICAN INSURANCE COMPANY	\$8,815	0.04%	\$9,668	\$0	-\$1,706	-17.65%
NORTHLAND INSURANCE COMPANY	\$8,792	0.04%	\$9,524	\$0	-\$2,098	-22.03%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	\$6,883	0.07%	\$18,289	\$963,131	\$368,771	2016.35%
REGENT INSURANCE COMPANY	\$6,579	0.02%	\$6,191	\$0	\$1,057	17.07%
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	\$6,388	0.04%	\$10,620	\$0	\$0	0.00%
VIGILANT INSURANCE COMPANY	\$5,291	0.02%	\$6,641	\$0	-\$21,113	-317.92%
GREENWICH INSURANCE COMPANY	\$5,081	0.10%	\$27,401	\$291,247	\$547,399	1997.73%

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2009**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
BITUMINOUS CASUALTY CORPORATION	\$4,978	0.03%	\$7,654	\$0	-\$130,700	-1707.60%
AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	\$4,524	0.02%	\$4,531	\$0	-\$672	-14.83%
ALLSTATE INSURANCE COMPANY	\$4,418	0.02%	\$5,404	\$115,000	-\$393,975	-7290.43%
EMPIRE FIRE AND MARINE INSURANCE CO	\$4,235	0.34%	\$92,972	\$0	-\$32,663	-35.13%
AMERICAN ECONOMY INSURANCE COMPANY	\$3,935	0.03%	\$7,318	\$0	-\$460	-6.29%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$3,640	0.00%	\$497	\$0	\$238	47.89%
MASSACHUSETTS BAY INSURANCE COMPANY	\$3,195	0.02%	\$5,910	\$0	\$0	0.00%
FARMERS INSURANCE EXCHANGE	\$3,100	0.01%	\$3,367	\$2,429	-\$2,491	-73.98%
GENERAL INSURANCE COMPANY OF AMERICA	\$2,984	0.02%	\$5,261	\$0	-\$1,977	-37.58%
AMTRUST INSURANCE COMPANY OF KANSAS INC	\$2,865	0.01%	\$2,588	\$750	-\$6,385	-246.72%
HAWKEYE SECURITY INSURANCE COMPANY	\$2,858	0.02%	\$4,579	\$0	-\$2,604	-56.87%
TRUCK INSURANCE EXCHANGE	\$2,273	0.01%	\$2,257	\$8,889	\$36,343	1610.23%
COMMERCE AND INDUSTRY INSURANCE CO	\$1,874	0.02%	\$5,031	\$0	\$3,015	59.93%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	\$1,843	0.01%	\$1,551	\$0	-\$300,564	-19378.72%
LITITZ MUTUAL INSURANCE COMPANY	\$1,696	0.01%	\$1,539	\$0	\$0	0.00%
WESTCHESTER FIRE INSURANCE COMPANY	\$1,400	0.00%	\$961	\$0	-\$23,695	-2465.66%
SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	\$1,392	0.01%	\$1,483	\$0	\$93	6.27%
HANOVER INSURANCE COMPANY THE	\$1,334	0.00%	\$1,225	\$0	\$0	0.00%
MARKEL AMERICAN INSURANCE COMPANY	\$1,272	0.06%	\$14,976	\$0	-\$3,951	-26.38%
PEERLESS INDEMNITY INSURANCE COMPANY	\$928	0.00%	\$616	\$0	\$0	0.00%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	\$761	-0.01%	-\$2,830	\$3,969,317	\$2,911,765	-102889.22%
UNION INSURANCE COMPANY OF PROVIDENCE	\$736	0.00%	\$482	\$0	\$409	84.85%
TOWER INSURANCE COMPANY OF NEW YORK	\$642	0.00%	\$149	\$0	\$0	0.00%
RIVERPORT INSURANCE COMPANY	\$639	0.00%	\$634	\$0	\$380	59.94%
ILLINOIS NATIONAL INSURANCE COMPANY	\$540	0.00%	\$902	\$0	-\$1,934	-214.41%
DIAMOND STATE INSURANCE COMPANY	\$511	0.01%	\$1,613	\$0	-\$161	-9.98%
MILWAUKEE CASUALTY INSURANCE CO	\$343	0.00%	\$338	\$0	\$106	31.36%
HARLEYSVILLE INSURANCE COMPANY	\$323	0.00%	\$6	\$0	\$6	100.00%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	\$306	0.00%	\$295	\$0	\$26,428	8958.64%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	\$254	0.00%	\$254	\$0	-\$18	-7.09%
ASSOCIATED INDEMNITY CORPORATION	\$230	0.00%	\$234	\$0	\$274	117.09%
SOUTHERN INSURANCE COMPANY	\$224	0.00%	\$227	\$0	\$19	8.37%
CITIZENS INSURANCE COMPANY OF AMERICA	\$209	0.00%	\$106	\$0	\$0	0.00%
WESTFIELD INSURANCE COMPANY	\$204	0.00%	\$149	\$0	-\$244	N/A
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	\$107	0.00%	\$107	\$0	\$82	76.64%
COUNTRY MUTUAL INSURANCE COMPANY	\$53	0.00%	\$320	\$0	\$37	N/A
AMERICAN AUTOMOBILE INSURANCE COMPANY	\$49	0.00%	\$307	\$0	\$3,544,891	N/A
GREAT AMERICAN INSURANCE COMPANY	\$20	0.00%	\$21	\$0	\$5,278	N/A
ACE FIRE UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$10,194	N/A
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$13,130	N/A
AFFILIATED FM INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$4	N/A
ALEA NORTH AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$4	N/A
ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$90,189	N/A
AMERICAN MOTORISTS INSURANCE COMPANY	\$0	0.00%	\$0	\$200,000	-\$64,382	N/A
ARROWOOD INDEMNITY COMPANY	\$0	0.00%	\$0	\$678	-\$140,041	N/A
ASSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$10,602	N/A
ATHENA ASSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$35,735	N/A
ATLANTA INTERNATIONAL INSURANCE CO	\$0	0.00%	\$0	\$0	-\$137,673	N/A
ATLANTIC SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,260	N/A
AUTOMOBILE INS CO OF HARTFORD CT	\$0	0.00%	\$0	\$0	\$216	N/A
AXA RE PROPERTY AND CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$223	N/A
CHARTIS CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$15,710	N/A
CHICAGO INSURANCE COMPANY	\$0	0.00%	\$0	\$301,520	-\$9	N/A
CLARENDON NATIONAL INSURANCE COMPANY	\$0	0.00%	\$0	-\$149	-\$154	N/A
CRUM & FORSTER INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	\$115	N/A
FAIRMONT SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$2,013	N/A
FARMINGTON CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$550	N/A

**PRODUCT LIABILITY
MARKET SHARE
YEAR 2009**

Company Name	Written Premium	Market Share	Earned Premium	Losses Paid	Losses Incurred	Loss Ratio
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	\$0	0.00%	\$0	\$0	-\$36,745	N/A
FIDELITY AND GUARANTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$20,769	N/A
FIRST SPECIALTY INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	\$448	N/A
GENESIS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$48,000	N/A
GERLING AMERICA INSURANCE COMPANY	\$0	0.00%	\$0	\$7,500	-\$208,806	N/A
GULF UNDERWRITERS INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$310	N/A
INSURANCE COMPANY OF NORTH AMERICA	\$0	0.00%	\$0	\$0	-\$22,468	N/A
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	\$0	0.00%	\$1,348	\$0	-\$249	N/A
LUMBERMENS MUTUAL CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$31,421	N/A
LUMBERMENS UNDERWRITING ALLIANCE	\$0	0.00%	\$0	\$0	-\$4,307	N/A
MARKEL INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$287	N/A
MARYLAND CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$120,899	N/A
MILLERS FIRST INSURANCE COMPANY	\$0	0.00%	\$0	\$3,220	-\$96,780	N/A
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	\$548	N/A
MITSUI SUMITOMO INSURANCE USA INC	\$0	0.00%	\$0	\$0	\$9	N/A
NATIONAL CASUALTY COMPANY	\$0	0.00%	\$0	\$0	-\$8	N/A
NATIONWIDE MUTUAL FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$132	N/A
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$1,249	N/A
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	\$0	0.00%	\$0	\$5,075	-\$14,692	N/A
NORTHBROOK INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$5,131	N/A
NORTHERN INSURANCE COMPANY OF NEW YORK	\$0	0.00%	\$0	\$4,737	-\$28,055	N/A
PACIFIC EMPLOYERS INSURANCE COMPANY	\$0	0.00%	\$6	\$0	-\$170,210	-2836833.33%
PENN AMERICA INSURANCE COMPANY	\$0	0.00%	\$31	\$0	-\$12,071	N/A
PENNSYLVANIA GENERAL INSURANCE COMPANY	\$0	0.00%	\$0	\$25,000	\$24,988	N/A
PRAETORIAN INSURANCE COMPANY	\$0	0.00%	-\$1	-\$1	\$3,746	N/A
QBE INSURANCE CORPORATION	\$0	0.00%	\$0	\$0	\$2,886	N/A
RLI INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$6,751	N/A
SAFECO INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$4,471	N/A
SECURA SUPREME INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$7	N/A
SENTRY CASUALTY COMPANY	\$0	0.00%	\$0	\$0	\$3,535	N/A
ST PAUL GUARDIAN INSURANCE COMPANY	\$0	0.00%	\$1	\$0	-\$18,926	N/A
ST PAUL PROTECTIVE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	\$21,896	N/A
STANDARD FIRE INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$248	N/A
STONEWALL INSURANCE COMPANY	\$0	0.00%	\$0	\$85,009	-\$555,660	N/A
TIG INSURANCE COMPANY	\$0	0.00%	\$0	\$0	-\$191,430	N/A
TRAVELERS CASUALTY AND SURETY COMPANY	\$0	0.00%	\$0	\$892,289	\$1,119,687	N/A
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	\$0	0.00%	\$0	\$36,825	\$44,037	N/A
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	\$0	0.00%	\$0	\$0	\$43	N/A
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$9,769	N/A
TRINITY UNIVERSAL INSURANCE COMPANY	\$0	0.00%	\$5	\$0	-\$2,424	-48480.00%
UNITED FIRE & INDEMNITY COMPANY	\$0	0.00%	\$0	\$0	-\$1,200	N/A
UNITED STATES FIDELITY & GUARANTY COMPANY	\$0	0.00%	\$0	\$405,188	\$1,153,677	N/A
VIRGINIA SURETY COMPANY INC	\$0	0.00%	\$0	\$0	\$30,232	N/A
WHITE MOUNTAINS REINSURANCE COMPANY OF AMERICA	\$0	0.00%	\$0	\$0	-\$9,753	N/A
HARTFORD ACCIDENT & INDEMNITY CO	-\$77	0.00%	-\$77	\$0	-\$711,148	923568.83%
REDLAND INSURANCE COMPANY	-\$184	0.00%	\$133	-\$546	-\$499	-375.19%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE C	-\$190	0.00%	\$504	\$4,983	\$661	131.15%
OHIO SECURITY INSURANCE COMPANY	-\$411	0.02%	\$5,675	\$0	-\$23,494	-413.99%
NORTHFIELD INSURANCE COMPANY	-\$1,199	0.00%	\$605	\$0	\$1,052	173.88%
STATE NATIONAL INSURANCE COMPANY INC	-\$1,566	0.02%	\$4,409	\$0	\$0	0.00%
AMERICAN ZURICH INSURANCE COMPANY	-\$2,721	0.02%	\$5,004	\$2,280	-\$10,345	-206.73%
MID-CONTINENT ASSURANCE COMPANY	-\$3,019	0.00%	-\$677	\$0	\$0	0.00%
HARTFORD INSURANCE COMPANY OF MIDWEST THE	-\$3,024	-0.01%	-\$3,024	\$0	-\$2,205	72.92%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	-\$13,145	-0.05%	-\$13,178	\$10,622	\$19,345	-146.80%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG P	-\$94,974	-0.26%	-\$71,322	\$9,126	\$100,228	-140.53%
TOTAL	\$27,083,268	100.00%	\$27,153,288	\$16,436,941	\$17,372,775	63.98%

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov
800-726-7390



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